ENTERTAINMENT / A2-1

Fil-Aussie rocker MiG Ayesa here Dec. 1

WORLD / A12

Briton the first in world to beat HIV, reports say

BUSINESS / B1

Special Report: Insurers fight over P2.4-B industry

NEWS / A2

For first time, entire Senate to debate nat'l budget ahead of House

New approaches to male baldness show promise

TAWAG DIYAN, BMW-- BUHOK MO WIG!

NEW YORK—LOOK around in a crowd, and you'll see that lots of middle-aged men are losing their hair. As baby boomers, they have every right to demand—What is science doing about this?

NEW APPROACHES/ A20

PHILIPPINE DAILY INQUIRER
BALANCED NEWS, FEARLESS VIEWS

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Quezon wood sculptors turn tide against tragedy

By Blanche S. Rivera

ALMOST A YEAR AFTER FLASH FLOODS buried thousands of homes and families in Quezon, the men of General Nakar town are rising to carve a niche for themselves in the art market.

The works of the Banglos sculptors—for-

QUEZON/ A13

Bloody Jolo battle rages

7 soldiers, 20 Abus killed, AFP says

By Julie S. Alipala
PDI Mindanao Bureau

ZAMBOANGA CITY—Seven soldiers were killed and possibly up to 20 rebels were believed dead in the biggest battle in 10 months between government forces and separatists on Jolo island, a military officer said yesterday.

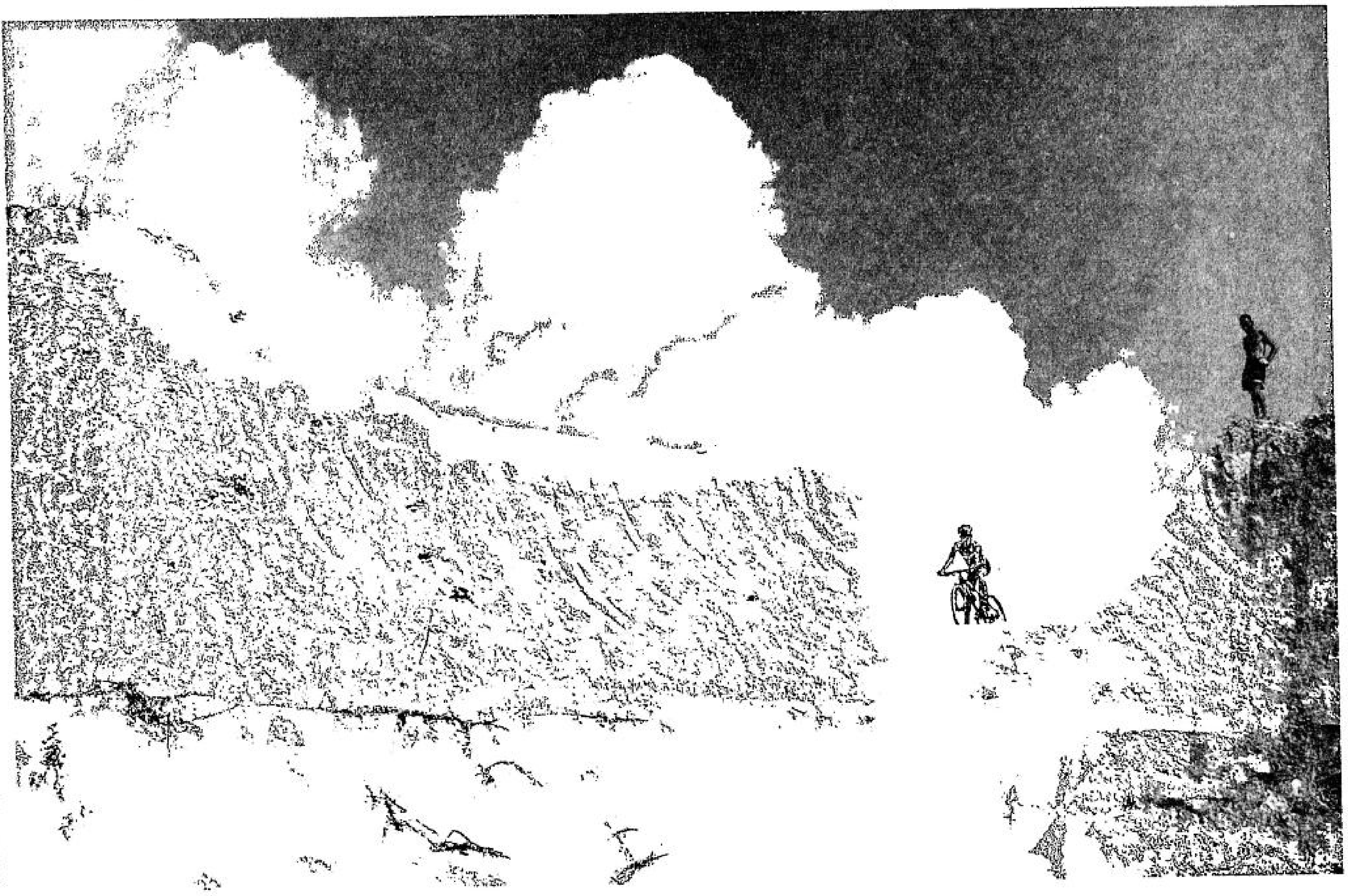
Heavy rains have prevented the military from using its air power and the clashes—now on their third day—have been largely an artillery battle in Indanan pitting the Army's 105-mm howitzers against the rebels' rocket launchers and mortars.

The Southern Command clamped down on information to reporters in Zamboanga. Journalists were barred from entering Southcom headquarters, denying them the chance to take pictures and video of wounded soldiers being ferried from the battle area in Indanan to the Southcom hospital.

Interviewed by phone from Jolo, Col. Juancho Sabban, commander of the 3rd Marine Brigade, said four Marines under his command while three others from the 35th Infantry Battalion had been killed.

Sabban also said a brigade-size force—or about 2,000 soldiers—and some 300 Abu Sayyaf bandits and gunmen loyal to

BLOODY/ A22



DOWNHILL RIDE
Medal hopefuls of the Philippine mountainbiking team to the Southeast Asian Games match speed and skill in riding downhill toward the Ramon Durano Sr. Memorial Sports Complex in Danao City in Cebu, the venue for the event.
JESS YUSON

New CBCP head wants closure to 'Hello Garci' scandal

By Christian V. Esguerra

THE INCOMING PRESIDENT OF the influential Catholic Bishops Conference of the Philippines reportedly wants a "proper closure" to unresolved questions over the legitimacy of President Macapagal-Arroyo's administration.

During a chance meeting at the domestic airport yesterday, Bro. Manuel de Leon, head of the Marist Brothers of the Philippines, said Archbishop Angel Lagdameo had told him that keeping the issue of legitimacy hanging would do the country no good.

"If there is no closure, the issues will just keep coming back," De Leon told the INQUIRER, quoting the archbishop of Jaro, Iloilo.

Lagdameo had earlier criticized administration lawmakers for junking on "mere technicalities" in September the impeachment complaint against Ms Arroyo over allegations she stole last year's election.

De Leon described the prelate as "very spontaneous, excited and positive."

"He's convinced that the Filipino will prevail," De Leon said. "But he admitted that a closure to the political crisis is difficult to achieve because the truth is elusive and there are still mysteries that need to be discovered."

Lagdameo, 65, was elected head of CBCP during the plenary session of the 119-member Catholic hierarchy in July. He takes over from Davao Archbishop Fernando Capalla, 71, who is regarded as being more sympathetic to Ms Arroyo.

De Leon said he met with Lagdameo for 30 minutes while waiting for his flight to Palawan. The prelate was on his way to Iloilo after attending the CBCP permanent council meeting in Intramuros on Tuesday.

De Leon said Lagdameo was pulling his punches on sensitive political issues until he had taken

NEW CBCP/ A21

95% of RP reefs ruined, says group

By Blanche S. Rivera

ANILAO, BATANGAS—PHILIPPINE coral reefs, renowned for being home to amazing marine resources, are in terrible condition, according to the world's biggest reef conservation organization.

Blast fishing and an unregulated marine aquarium trade have destroyed much of the country's coral reefs over the years, said Reef Check, an international organization assessing the health of reefs in 82 countries.

"Despite its high biodiversity, the Philippines' reefs are very badly damaged. It's one of the worst damaged in the world, on the average. Most of the reefs are very badly overfished," California-based Reef Check founder George Hodgson said at a press conference here on Saturday.

He said the growing population of the Philippines had put pressure on marine resources as coastal communities continued to resort to cyanide fishing to meet the demand for fish.

"The human demand for fish is

95% OF RP/ A8

A RESEARCHER studies the coral reef off the Dos Palmas Island resort in Puerto Princesa City.
CONTRIBUTED PHOTO

A phony war on press freedom

By Amando Doronila

ANALYSIS

PRESIDENT MACAPAGAL-ARROYO last week stirred up a wasps' nest of controversy over the freedom of the press when she castigated the media for pushing "negative" news "too far and too often."

She charged that the media had been putting a heavy accent on coverage of "kangaroo courts, lynch mobs and witch-hunts," saying they had been used "unwittingly or wittingly as pawns in political games or destabilization games."

The bitter criticism does not come as a surprise coming as it does from a presidency that has been badly wounded by a crisis of legitimacy, which has received the relentless focus of press coverage, most of it unfavorable to the administration.

What surprises me is that some members of the press overreacted to the criticism, with some groups calling it a "declaration of war against the media."

If it is "war," it is a phony war which is not life threatening to the freedom of the press.

Having been a veteran, if not a survivor, of more furious wars over press freedom under previous administrations, I have no reason to be worried for the press or alarmed by the fulminations of Ms Arroyo. The overreaction by segments of the press tends to raise false alarms and is crying wolf.

If one examines the President's statement carefully, the implicit message is a call for balance. There is no hint of punitive action approaching those experienced by the press under, say, the Marcos and the Estrada administrations.

Ms Arroyo is not the first Presi-

A PHONY/ A22

PDI joins 'compact revolution'

INQUIRER COMPACT

TODAY, THE PHILIPPINE DAILY Inquirer joins the world newspapers' "compact revolution."

Respected newspapers of record, such as the Times of London, have converted to the so-called compact format to meet changing concepts of content and convenience.

The country's leading newspaper joins the new wave with INQUIRER Compact, designed with the needs of certain groups of readers in mind.

The Compact is a daily newspaper with a strong regional orientation. Published in Metro Manila, it will be distributed only in key cities in Luzon.

It will feature stories edited for the new format: Shorter, more visual and bigger page plays. It will reflect the same passion for quality journalism that has been the hallmark of the INQUIRER.

The INQUIRER's considerable editorial and reportorial resources, including the services of PDI's two Luzon-based bureaus, will go into the making of Compact.

The Compact editorial team, working closely with INQUIRER editor in chief Letty Jimenez Magsanoc, is headed by executive editor Abel Ulanday.

Inquirer Compact will retail at P10 per copy.

PHILIPPINE DAILY INQUIRER

MONDAY, NOVEMBER 14, 2005

E-mail: pr_news@inquirer.com.ph

Second FRONT PAGE

Text us your feedback: inquirer news name/age/city/message to 2207 (Globe) or 283 (Smart)

WEATHER FORECAST

FORECAST: Visayas and Mindanao will experience cloudy skies with scattered rainshowers and thunderstorms. The rest of the country will have partly cloudy to cloudy skies with isolated rainshowers and thunderstorms.

SOURCE: PAGASA

Metro Manila	Partly Cloudy	Iloilo/Bacolod	Cloudy with Rains
Baguio	Partly Cloudy	Roxas	Cloudy with Rains
Tuguegarao	Partly Cloudy	Cebu	Cloudy with Rains
Laoag	Partly Cloudy	Tacloban	Cloudy with Rains
Clark Zone	Partly Cloudy	Gen. Santos	Cloudy with Rains
Tagaytay	Partly Cloudy	Zamboanga	Cloudy with Rains
Legazpi	Cloudy with Rains	Cagayan de Oro	Cloudy with Rains
Calapan	Cloudy with Rains	Davao	Cloudy with Rains

COMPILED BY CYRIL L. BONABENTE, PDI RESEARCH/11/13/05

Senate beats House to budget debates

By Juliet Labog-Javellana

JUMPING THE GUN ON THE HOUSE OF REPRESENTATIVES, the Senate will convene today as a committee of the whole to tackle the proposed P1.05-trillion national budget for next year.

Sen. Manuel Villar, chair of the finance committee, said Budget Secretary Romulo Neri, Socioeconomic Planning Secretary Augusto Santos, Finance Secretary Margarito Teves and Bangko Sentral Governor Amando Tetangco would be the first batch of economic managers to be summoned to the Senate so they could explain the budget proposed by Malacañang for 2006.

Neri, Santos, Teves and Tetangco are members of the Development Budget Coordinating Committee (DBCC), which draws up the government's fiscal policy.

It will be the first time in Senate history that the entire body will sit down as a committee to scrutinize the budget.

The Senate practice has been for the finance committee and its subcommittees to hold hearings on the budget of various departments before submitting a report to the plenary for approval.

Technically, the Senate cannot deliberate on the budget until it has been approved and transmitted by the House of Representatives, where revenue measures emanate.

But the Senate decided to proceed after some senators, particularly Senate Minority Leader Aquilino Pimentel Jr., expressed apprehensions that the delay in the House approval and transmittal of the budget could result in the reenactment of the 2005 budget.

Pimentel said the House and Malacañang may have deliberately delayed the process so that the people would blame the Senate for another failure to pass a new budget.

Senators have opposed the reenactment of the old budget because this, according to them, would give Malacañang leeway to realign funds according to the President's wishes.

Villar described the hearing by the entire Senate as a "preliminary discussion" of the budget.

Justifying the method of tackling the budget, Senate President Franklin Drilon yesterday said the Senate would run out of time for the budget deliberations if the House did not submit the budget bill by the middle of this month.

But he said it looked like the budget bill would not get to the chamber until the middle of December when the two chambers shall take a long Christmas break.

Villar said his committee, which has had two hearings attended by the DBCC members, had asked the economic managers to prepare "revised reports" on the budget that would factor in the possibility of another reenacted budget and the effect of the "ongoing political tension."

"For instance, what would happen if the budget gets reenacted? Although I am against a reenactment of the budget, it's a possibility because up to now the lower house has not transmitted the budget to us," Villar said.

But Sen. Miriam Defensor-Santiago earlier said administration senators objected to the unusual procedure of hearing the budget by the Senate acting as a committee of the whole because it could be used to grill Cabinet members on issues and controversies other than the budget.

With Christine O. Avendaño

Subic rape prober not a cop; denies coercing driver

By Tonette Orejas, *PDI Central Luzon Desk*, and Luige A. del Puerto

SUBIC BAY FREEPORT—THE CHIEF INvestigator of the Subic Bay Metropolitan Authority has denied hurting van driver Timoteo Soriano Jr. to force him to testify that American soldiers had "gang-raped" a Filipino woman here on Nov. 1.

"I treated him like a true witness," Paquito "Pyke" (not Fyke as earlier reported) Torres told the INQUIRER yesterday, reacting to claims made by Soriano in Vice President Noli de Castro's dzMM radio program on Saturday.

Philippine National Police spokesperson Chief Supt. Leopoldo Bataoil clarified yesterday that Torres was not with the Olongapo Police but with the Subic Bay Metropolitan Authority's law enforcement unit, which is not a PNP unit.

"Torres is not a cop," Bataoil said, reacting to the INQUIRER report that said a policeman had threatened to charge Soriano as an accomplice in the rape case if he denied the Filipino woman had been gang-raped.

The police have no jurisdiction over incidents that take place inside the economic zone, Bataoil said.

Olongapo City Police chief Sr. Supt. Florencio Buentipo said there was no Pyke Torres in his command.

He said the police did not have a role in the investigation of the rape case. They had, however, offered to assist in gathering and analyzing evidence after the rape case was made public.

"We were not the ones who got the statements (from the witnesses and the victim). The SBMA did the investigation," Buentipo said. "We do not enter the SBMA unless requested, and in this case, we offered help but the SBMA said they could handle it on their own."

Torres said SBMA officials were present when Soriano gave his statement.

"He voluntarily signed his sworn statement in the presence of Fiscals (Raymond) Viray and (Roel) Samonte on Nov. 3," Torres said.

Soriano, 31, gave his statement to Torres at 11:15 p.m. on Nov. 2 after he was informed of his rights and in the presence of investigator Melchor Deliquina, a copy of the sworn statement showed.

Soriano attested that it was inside his Starex van that five US Marines "gang-raped" the 22-year-old woman at about 10:30 p.m., according to the sworn statement.

But on Saturday, Soriano told a different story to De Castro in the latter's radio program.

"What I'm denying is the term 'gang rape.' I never said anything to the police about gang rape. But Torres punched me twice in the back and said he would charge me as an accomplice if I denied the gang rape ... I never said anything about gang rape, and I never witnessed the rape," Soriano had told the Vice President in Filipino.

He added that two representatives from the US Embassy, an American and a Filipino, saw Torres punch him in the back.

Torres, however, said he had never harmed or forced a witness to issue or sign a statement.

"For all of my 31 years as an investigator at the SBMA and previously for the US Navy, I never placed a witness under duress," he said.

Cops pooh-pooh transport strike

THE POLICE HAVE DOWNPLAYED TOday's scheduled nationwide transport strike to protest the recently imposed expanded value-added tax, the skyrocketing of fuel prices and the way the Arroyo administration has been running the government.

"We expect the strike to be peaceful, but we don't think many will join it," Chief Supt. Leopoldo Bataoil, spokesperson of the Philippine National Police, said yesterday.

Nevertheless, he said, they were fully prepared for it.

"We ask the strikers to allow those who want to (ply their) routes to do so," he said.

"In cases there are mass actions and they impede the flow of traffic, we will implement the law," Bataoil said, adding that civil disturbance management units have been placed on stand-by.

The police and local governments may field vehicles to ferry stranded passengers if the need arises, he said.

In Cotabato City, some 5,000 drivers of public utility vehicles are expected to join the transport strike, according to Badrudin Ali, head of the city's transport group.

"We don't want to inconvenience the public, [but] we are forced to do so to prod the President into action," said Ali, whose move has merited support from other transport groups in Mindanao.

In Davao City, the moderate Southeastern Mindanao Diversified Drivers and Operators Cooperative (SEMDDOC), said it would spearhead today's protest.

Manuel Duran, SEMDDOC president, said they were joining the protest because the remedy offered by oil companies, including the recent 50-centavo rollback, had not helped them at all.

Luige A. del Puerto; Charlie Señase, PDI Mindanao Bureau

Take care of ill Nur, gov't urged

By Michael Lim Ubac

TWO LAWMAKERS APPEALED YESTERDAY TO the Arroyo administration to provide immediate medical attention to Nur Misuari, detained leader of the Moro National Liberation Front.

Representatives Vincent Garcia (NPC, Davao City) and Isidoro Real Jr. (Lakas, Zamboanga del Sur) noted that Misuari was suffering from emotional and mental trauma, anxiety and stress, occasional pain in his abdomen and an erratic blood pressure.

"The least that the government can do is to ensure that adequate medical facilities be provided for a full checkup on Misuari's health," said Real.

Garcia urged adequate medical care for the former governor of the Autonomous Region in Muslim Mindanao, noting that the justice department had rejected Misuari's plea to be released from prison on health grounds.

At the same time, the Mindanao legislators called on the Moro Islamic Liberation Front, which had recently inked an agreement in its peace talks with a government panel in Kuala Lumpur, Malaysia, not to exploit Misuari's condition to impede the peace process.

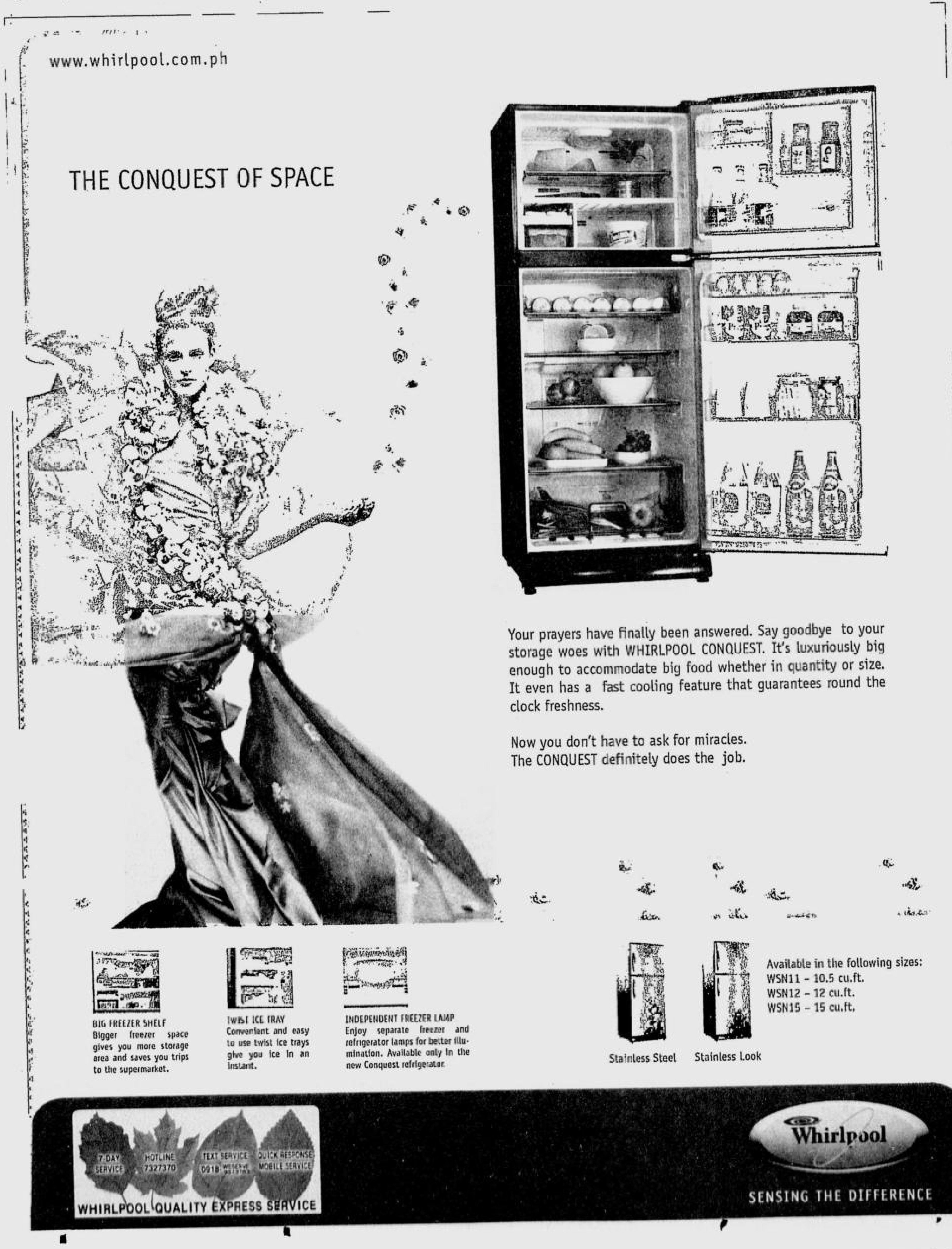
Real issued the call after the MILF complained that Misuari's trial was going nowhere and noted that many Muslims perceived that Misuari was not receiving adequate medical attention.

"The MILF must understand that the government cannot compromise on Misuari's case. Although the rebellion charges were filed by the government against Misuari, the case is now out of Malacañang's hands. It is now a judicial matter which must be resolved by the court," he said.

Real said Misuari's case was "complicated" because it involved national security.

At the same time, Real said the government should not risk having Misuari's case become an emotional issue.

"While the justice department through State Prosecutor Peter Ong rejected before the Makati Regional Trial Court Misuari's plea to be released from prison to undergo a medical checkup, the government must see to it that all the medical needs of the MNLF founder are met," he said



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JDV, Pichay still locked in leadership contest

By Michael Lim Ubac

THE CONTEST FOR THE SPEAKERSHIP CONtinues on the eve of plenary deliberations in the House of Representatives on a joint resolution calling for the convening of a constituent assembly to amend the Constitution.

Saturday was a busy day for Speaker Jose de Venecia and his challenger, Surigao del Sur Rep. Prospero Pichay, who found themselves regions apart as they touched base with administration congressional and local leaders.

In the guise of a consultation, Pichay, who is against Charter change, convened a caucus of 14 Visayan lawmakers at the Marriott Hotel in Cebu City, while De Venecia met with Central Luzon congressmen, governors and mayors at Clark in Pampanga to push for Charter change.

"For too long, we have been the silent majority but we are silent no more. The forces of the center are fighting back," said De Venecia, speaking at the conclusion of a three-day Lakas-CMD coalition seminar promoting Chacha at Clark.

The House is set to start today plenary debates on a committee report seeking to convene Congress into a constituent assembly to introduce changes in the 1987 Constitution and pave the way for a shift to a parliamentary form of government possibly by 2007.

But Pichay said reforms in the House—such as ensuring transparency in the disbursement of its P2.8-billion budget, compelling members to attend plenary sessions, enacting quality bills and providing for the welfare of House employees—should be instituted ahead of any changes in government.

"I'm not totally against Charter amendment. But let's give priority to reforms. There is no need to rush Cha-cha," said Pichay, who had said was opposed to Charter change because, among other things, it would cut short the six-year term of President Macapagal-Arroyo.

He denied, however, that the President or First Gentleman Jose Miguel Arroyo were behind his yet-to-be-formally-announced bid to challenge De Venecia for the speakership.

"This is all about advocacy, not ambition," he said.

He said the Cebu caucus—which came a week after he secured the support of the Lakas Mindanao bloc in Cagayan de Oro City—was significant because "in fact they have the same sentiments as the Mindanao congressmen."

Pichay is set to meet with House members from Luzon this weekend.

While Pichay was going on his provincial sorties alone in his twin-engine Cessna 421, De Venecia had apparently gotten President Arrroyo on board the Cha-cha express train.

It was President Arroyo who delivered the closing remarks at the seminar, to the delight of the Speaker.

Brits high on RP despite 'turmoil'

IN WHAT COULD BE CONSIDERED A LAPSE IN diplomatese, the British Embassy in Manila said British investors remained optimistic about the Philippines despite its "political turmoil."

"Despite the political turmoil facing the country, British businesses are here to stay," an embassy statement quoted British Ambassador Peter Beckingham as saying during a trade show in Makati last Thursday.

But after that apparent reference to President Macapagal-Arroyo's legitimacy issue, the rest of the envoy's remarks painted a rosy picture of RP-UK trade: "The Philippines has much to offer in terms of tourism and openness to foreign investors. British companies find [the Philippines] an easy market to operate in, easier than some other markets."

The balance of trade between the United Kingdom and the Philippines remains "promising and has always been in the Philippines' favor," Beckingham noted.

Philippine exports to the UK ranged from electronic products to footwear, coconut and garments, the diplomat said.

Beckingham spoke before an audience of government officials and business leaders at the opening of the first British-focused trade show in the Philippines at the Hotel InterContinental.

Volt Contreras

Corrections

IN THE NOV. 12 issue, the caption of the main photo on the front page misspelled the name of the bishop emeritus of Catarman, Samar. The correct spelling of the bishop's name is Angel Hobayan—not Hobyana.

* * *

Readers may send their requests for correction of factual errors in writing to the Day Desk, Philippine Daily Inquirer, PDI Building, Chino Roces Avenue corner Mascardo Street, Makati City, fax Nos. 897-47-93/94; e-mail address: daydesk@inquirer.com.ph.

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	2/MCLE Prescribed: Securities Regulation Code and Corporate Governace	SEC Dir. Justina F. Callangan
☐ Nov. 19 p.m.	2/Trial and Pre-Trial Skills	Justice Edilberto G. Sandoval
	3/Updates in Constitutional Law: The Impeachment Process	Prof. Harry H.L. Roque, Jr.
☐ Nov. 26 a.m.	2/MCLE Prescribed: Technology and the Law	Atty. Ivan John E. Uy
	2/Legal Ethics	Justice Hector L. Hofileña
☐ Nov. 26 p.m.	2/MCLE Prescribed: Recent Reforms in Tax Laws	Atty. Nestor M. Aspe
	3/Alternative Dispute Resolution	Dean Custodio O. Parlade
☐ Dec. 03 a.m.	2/Legal Writing and Oral Advocacy	Justice Ruben T. Reyes
	2/Trial and Pre-Trial Skills	Justice Lucas P. Bersamin
☐ Dec. 03 p.m.	2/Updates in New Rules and Jurisprudence in Family Law	Atty. Melencio S. Sta. Maria
	2/Legal Ethics	Justice Hilarion L. Aquino
	1/Updates in Substantive and Procedural Laws and Jurisprudence: New Notarial Law	Justice Hilarion L. Aquino
☐ Dec. 10 a.m.	2/International Law	Prof. Harry H.L. Roque, Jr.
	2/Legal Ethics	Justice Jose L. Sabio
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No break for cops during holidays

THERE SHALL BE NO REST FOR THE POLICE during the Christmas season.

In a memorandum dated Nov. 3 and released yesterday, the Philippine National Police-Directorate for Personnel and Records Management directed the heads of police units not to approve applications for leave from Dec. 15 to Jan. 10 "of every year."

"Please be reminded the Christmas and New Year break(s) extended to PNP personnel is only a privilege, hence, it is not imperative to assert one's right for its enjoyment," said DPRM chief Director Nicolas Pasinos Jr.

"Inasmuch as the organization normally extends such (a) grant in order for all of us to spend the season with our loved ones, this headquarters is constrained to issue this directive so that the delivery of police services is not affected or hampered," he said. *Luige A. del Puerto*

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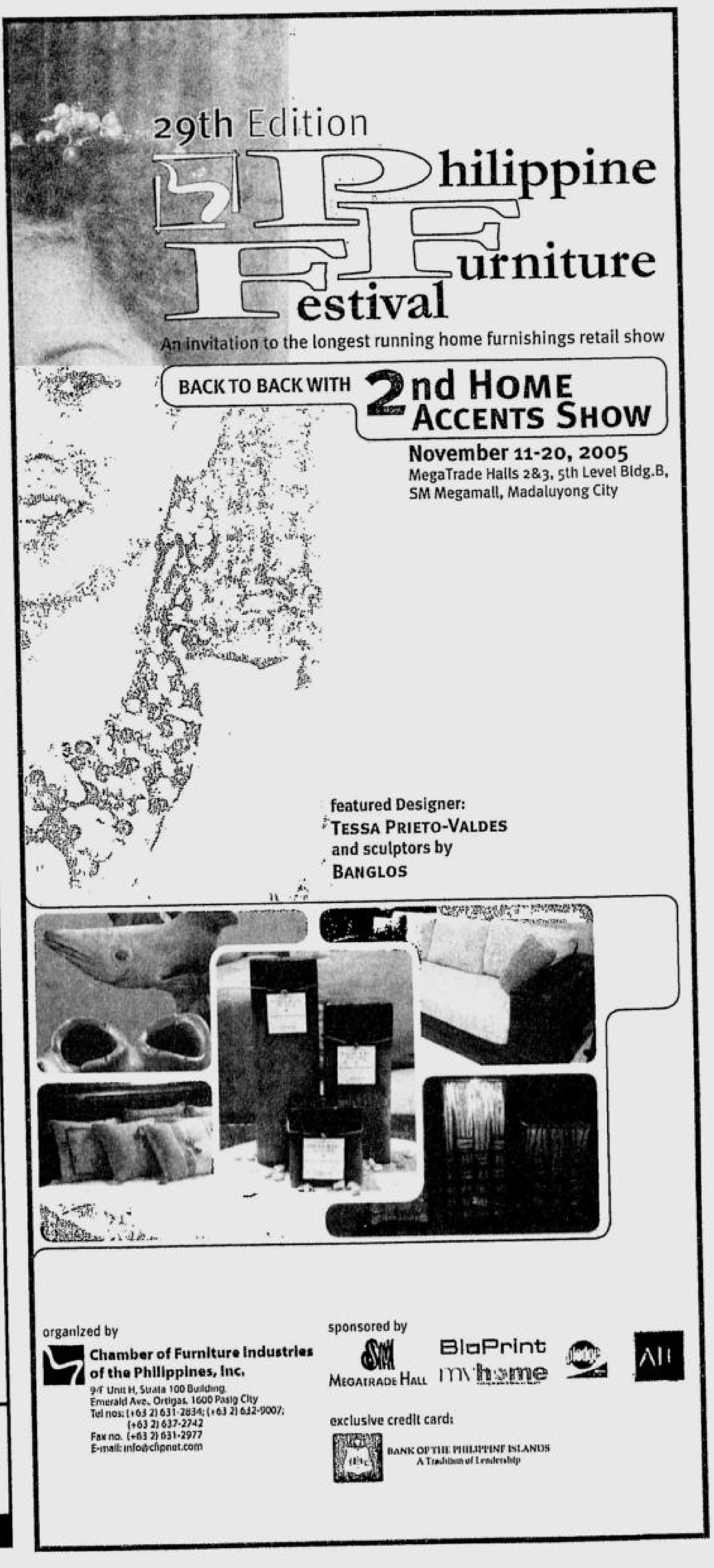

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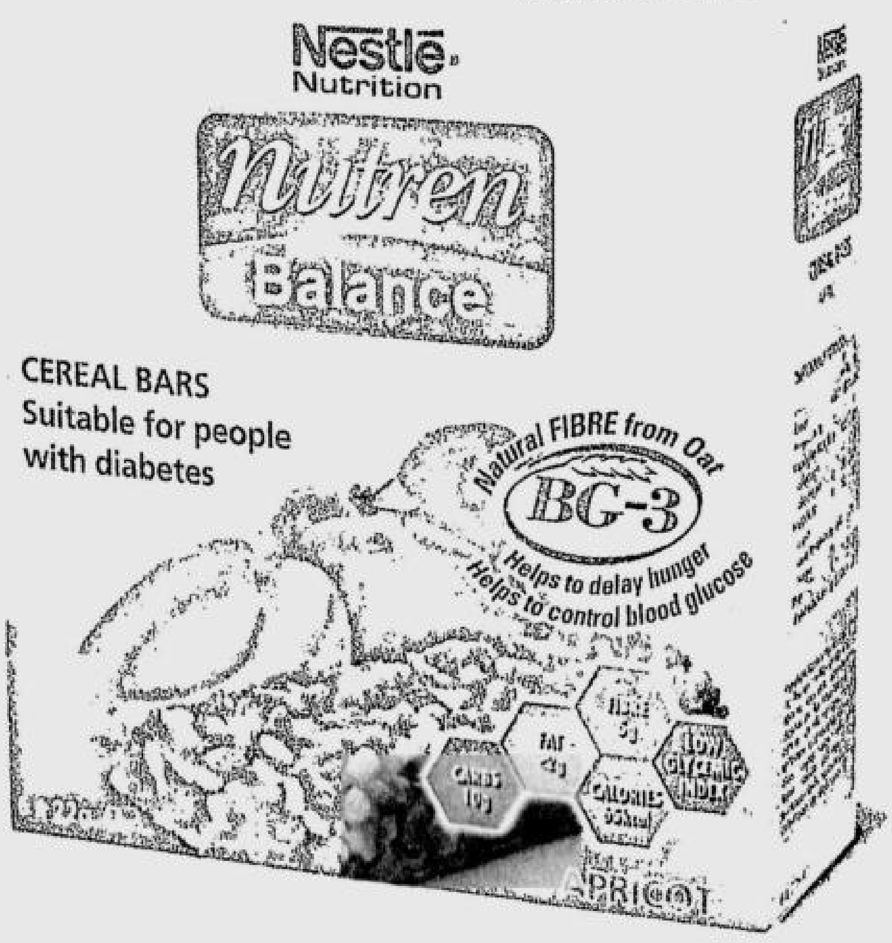
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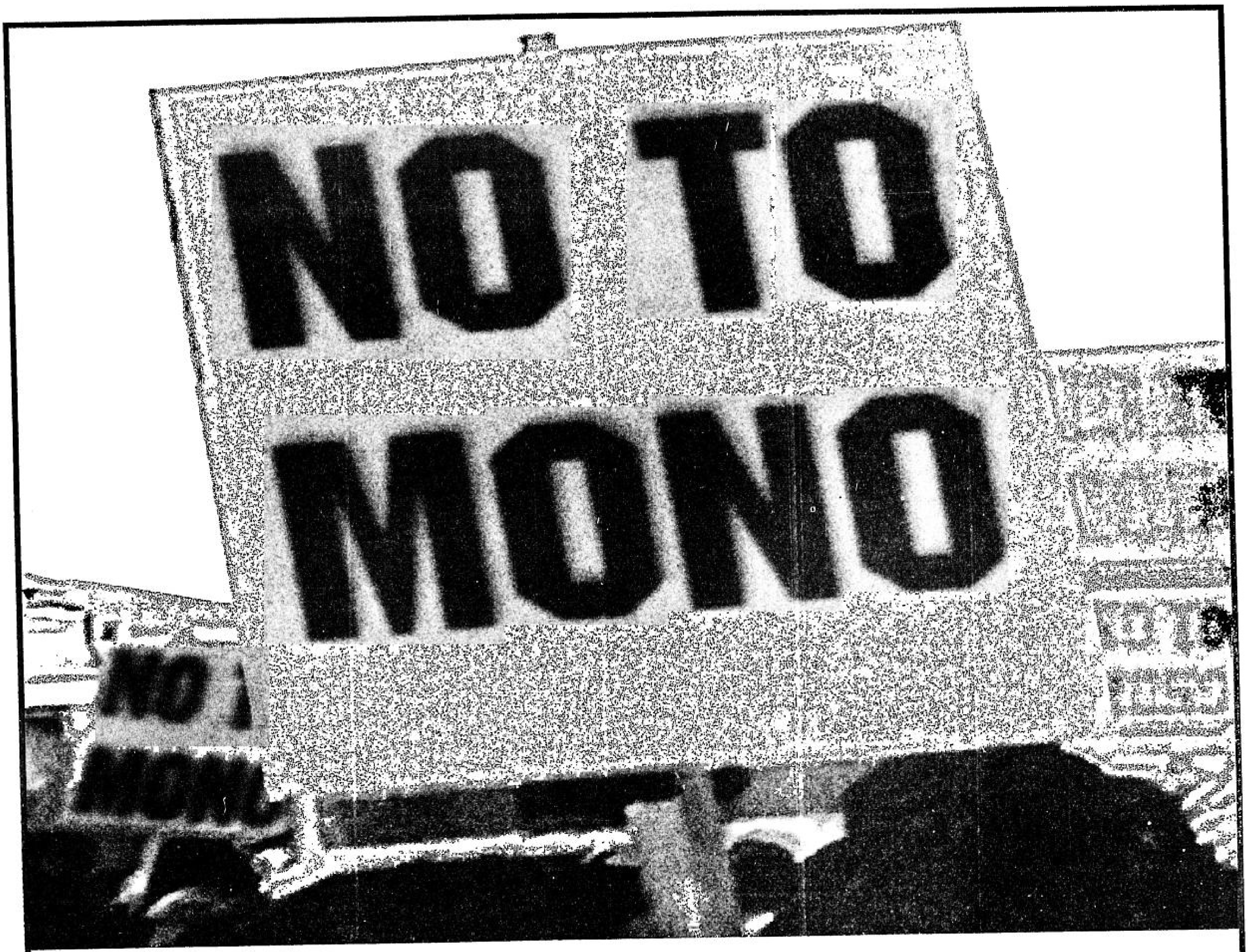
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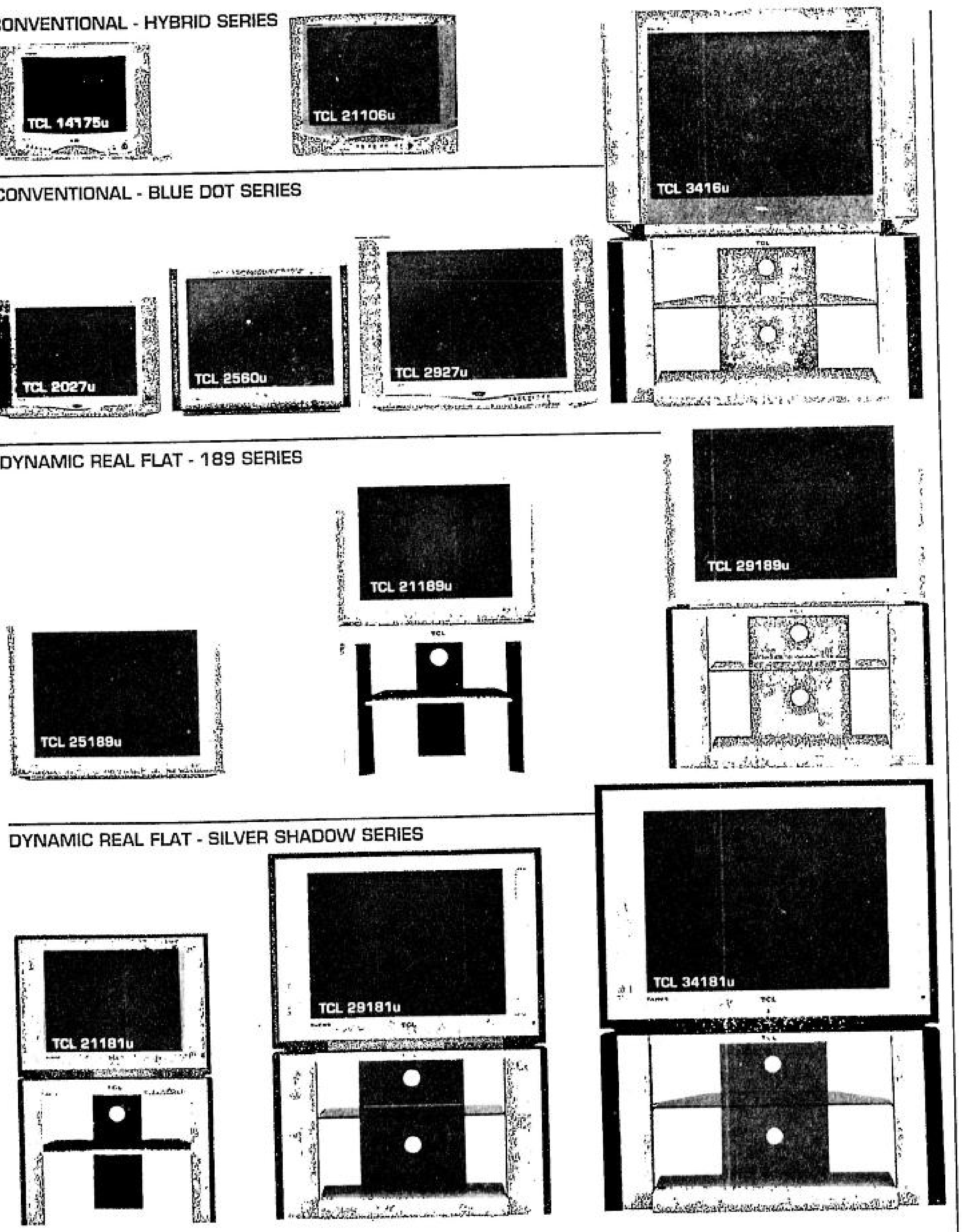
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'Paying Erap's way not bribery'

FORMER SEN. RENE Saguisag yesterday said the members of Ateneo High School Class of 1955 would not be committing the crime of bribery if they shouldered the cost of transporting former President Joseph Estrada to their reunion tomorrow in the absence of criminal intent.

The class is celebrating its golden jubilee at the Meralco Theater in Pasig City. Its members said they were willingly to pay the cost of transporting their most famous classmate from his place of detention in Tanay, Rizal, a cost usually shouldered by the government to the tune of P500,000 each time Estrada leaves his jail-estate.

Saguisag said that aside from the absence of criminal intent, "bribery, because of its criminal nature is done surreptitiously, which is not the case in this instance."

Estrada was allowed detention at his sprawling estate while undergoing trial on plunder and perjury charges in the Sandiganbayan.

Saguisag said Special Prosecutor Dennis Villa-Ignacio's opposition to Estrada's attendance at the 50th class reunion was based mainly on the cost to the government, which was why his classmates offered to help. *Nelson F. Flores*

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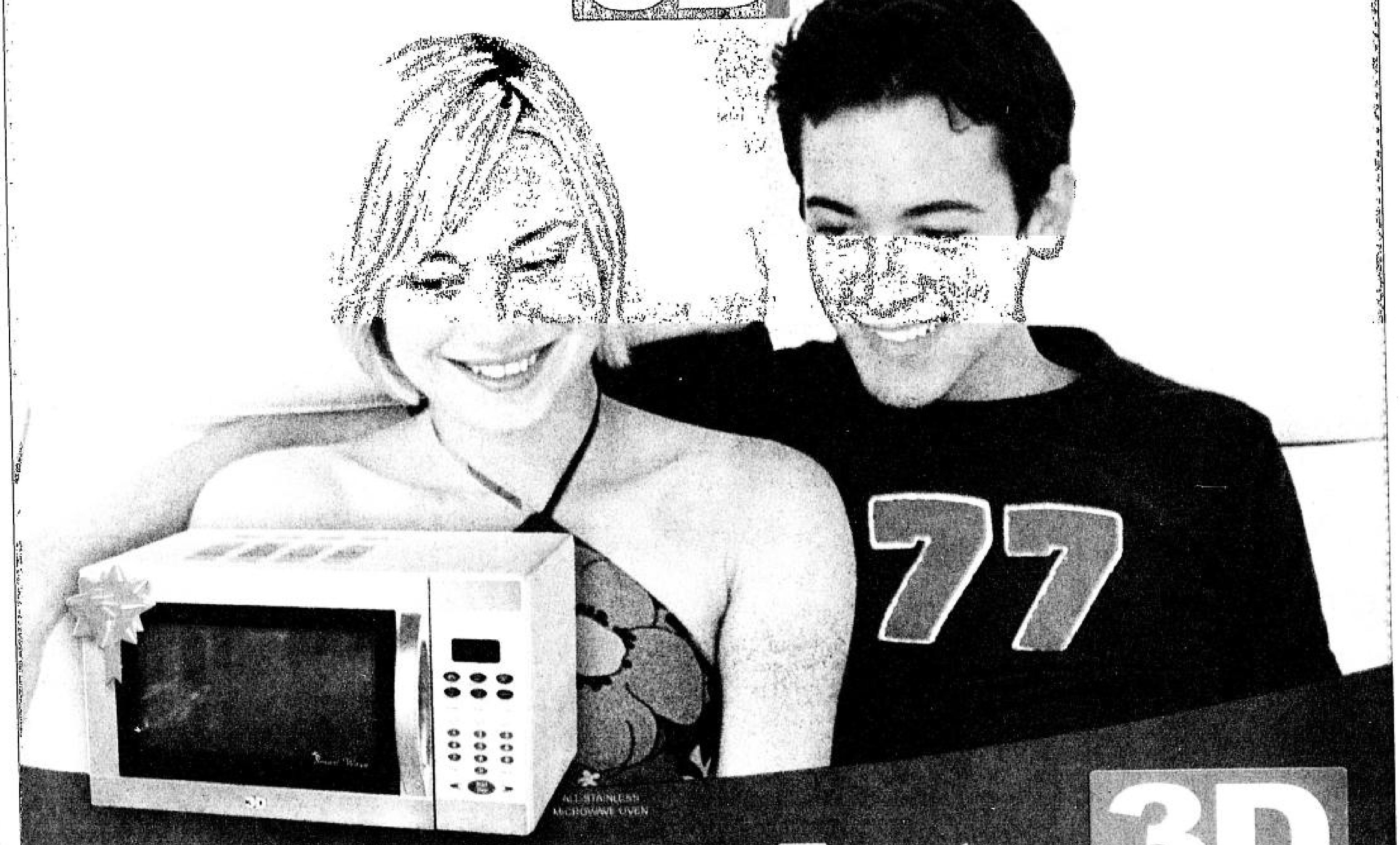

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95% of RP reefs ruined …

From page A1

just way beyond the supply," Hodgson said.

An unregulated marine aquarium trade has also put pressure on the coral reefs, which are destroyed by blast fishing to catch the most popular aquarium fish species.

The Philippines and Indonesia supply about 85 percent of the world's aquarium fishes, Reef Check-Philippine country director Domingo Ochavillo said.

Hot spots

The two countries are among the 18 megadiversity nations in the world, which together account for 80 percent of the earth's biodiversity. They are also among the top biodiversity hot spots, with the Philippines ranked fifth in the world last year.

"About 95 percent of the reefs in the Philippines have been badly damaged, but with just a little bit of effort, you can allow them to recover," Hodgson said.

The Philippines has more than 400 of some 500 known species of corals all over the world, but more than 90 percent of these are considered "highly threatened," according to the World Bank environment monitor.

Ochavillo said climate change would also significantly affect the recovery of the country's coral reefs, citing the death of 10 percent of the world's reefs in 1998, the hottest year since 1880.

"Reefs that are really devastated may not recover because of natural disturbances," he said.

Reef Check is pushing for the protection and conservation of 20 to 30 percent of coral reef areas to allow the corals to grow and repair themselves.

Sustainable fishing

Ochavillo said Hilutungan Island off Mactan was a good example that sustainable fishing could be done. The island had allotted 500 square meters of its reefs as an off-limits area two years ago to allow the reefs to recover.

Conservation has yielded fruit. The reefs have recovered and have become a major source of income for the barangay, which charges divers $1 each for exploring the reef. The island made $80,000 from tourism last year, boosting the fishermen's income.

"The key is offering them alternative livelihood. You can't just tell the fishermen that they can't fish anymore because you want to conserve the area," Ochavillo said.

Reef Check is eyeing other popular tourist areas in the country for reef conservation. The group said developing the tourism potential of reef-rich areas would encourage the fishermen to participate in reef conservation.

While fishing for food and the marine aquarium trade would not be halted, the fishing habits would have to change if coastal communities are to harvest more resources from the coral reefs in the coming years.

"We are transforming the trade. They are doing it in a damaging way, and we want to teach them how to do it sustainably and without harming the coral reefs," Hodgson said.

He said numerous marine protected parks in the country had hardly helped in reef conservation because only five out of about 100 marine parks were actually working.

These are the Tubbataha marine park in Palawan, Apo Island in Negros Oriental, Apo Reef in Oriental Mindoro, Hilutungan, and Anilao in Batangas.

"Unfortunately there are marine parks in paper but not in effect," Hodgson said.

He said the Philippines, which he described as "a very important country because diversity is high," should focus on conservation.

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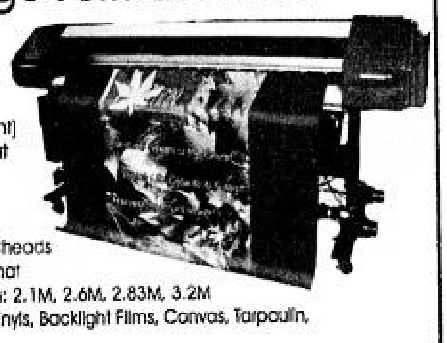

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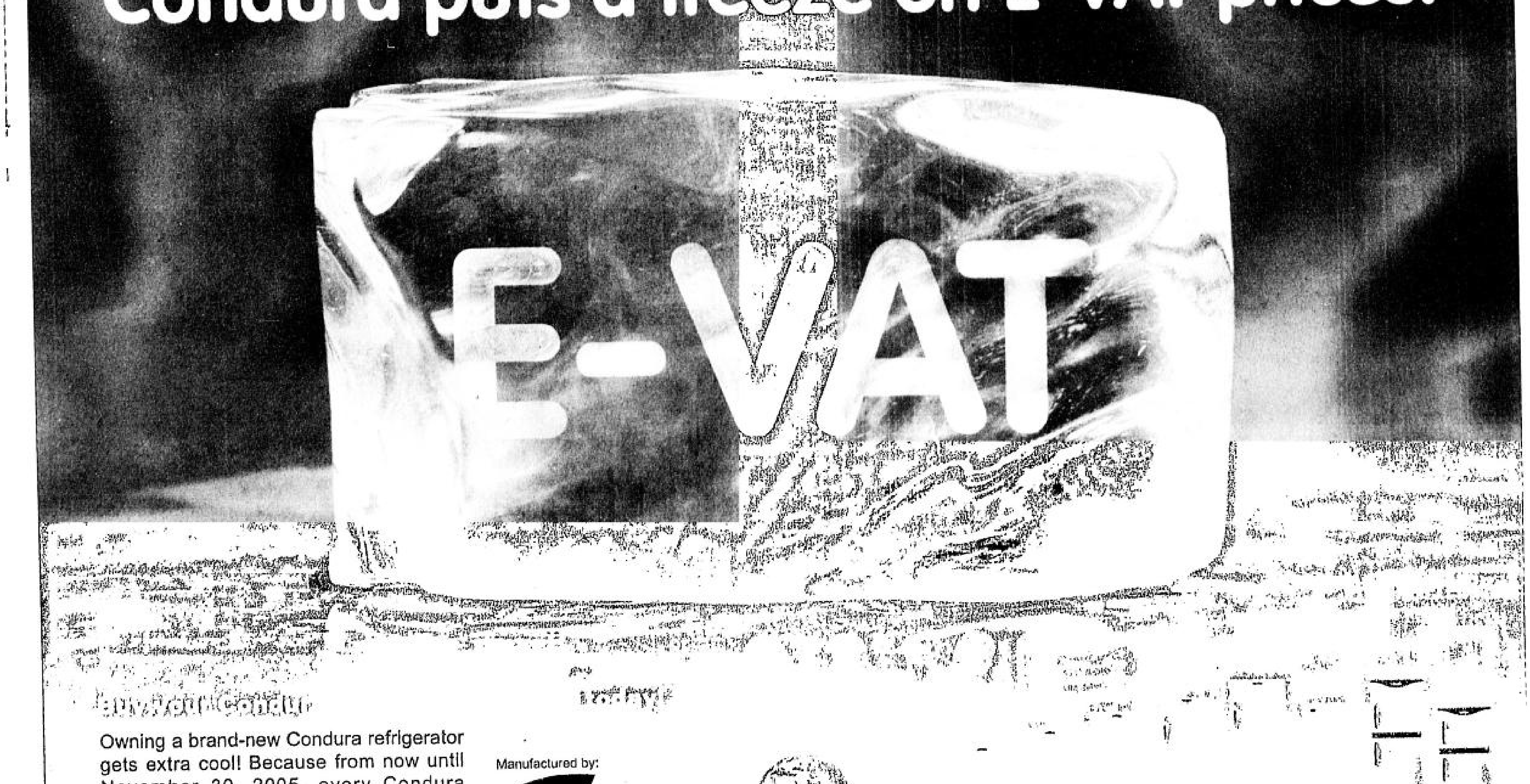

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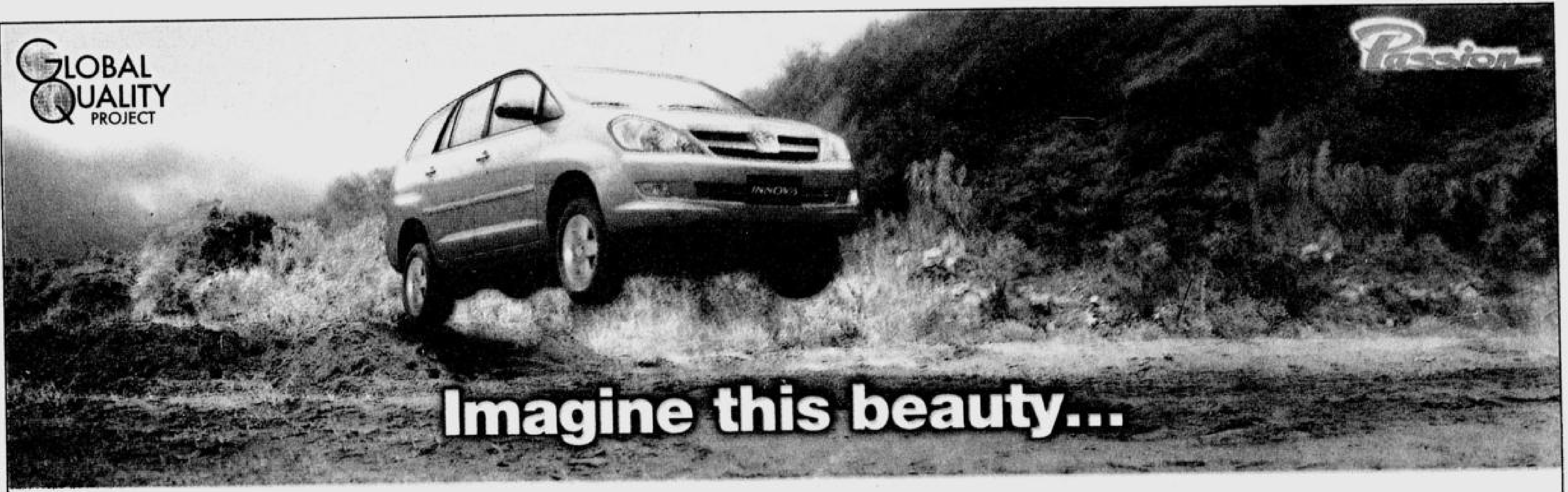

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4D	BANGKOK Via Kuwait Air Dep Nov. 17 & 24	199
6D	BANGKOK+PATTAYA FULLBOARD Dep Nov. 19	229
6D	ANGKOR WAT+BANGKOK FULLBOARD Dep Nov. 17	468
6D	BEIJING w/ GREAT WALL + SHENZHEN Dep Nov. 22 & 29	345
8D	BEIJING+SHANGHAI Dep Nov. 29	388
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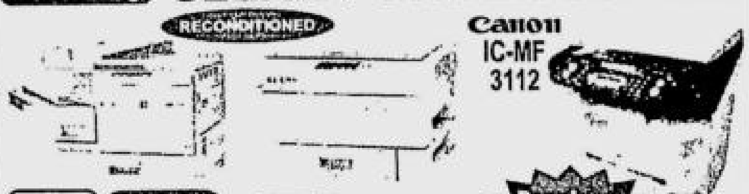

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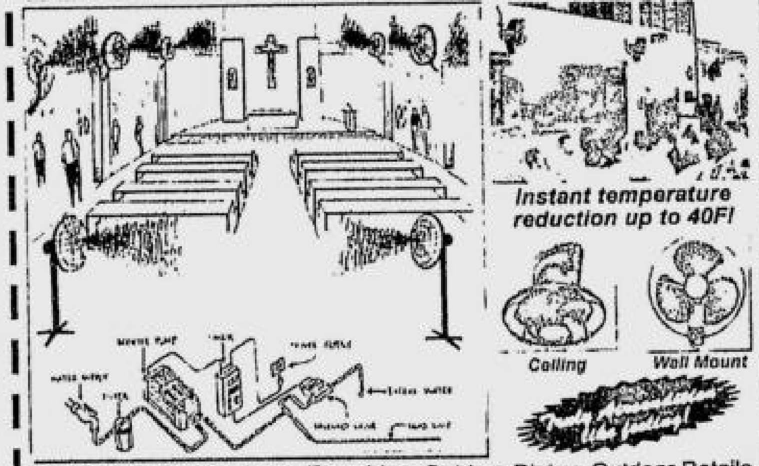
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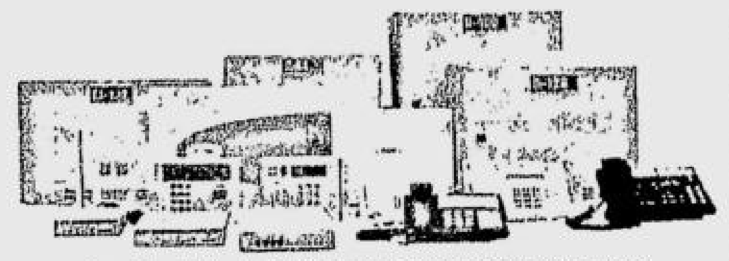

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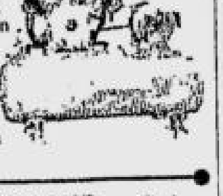

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Briton the first in world to beat HIV, reports say

LONDON—A BRITISH MAN IS BELIEVED TO HAVE BECOME THE first person in the world to get rid of the HIV virus, newspaper reports said Sunday.

Andrew Stimpson, 25, was diagnosed as HIV-positive in August 2002. However, tests 14 months later showed that the virus had completely gone from his body, despite taking no medication to combat it.

His doctors are adamant there were no mix-ups with his tests and the sandwich maker will now offer his body for medical research to help doctors in their quest to find a cure for HIV, which leads to full-blown AIDS.

"I remember after the repeat tests my doctor came into the room saying, 'You've cured yourself! This is unbelievable, you're fantastic!'

"It's so amazing to think that one day I was staring death in the face and now I am waving it goodbye," he told the News of the World.

The Mail on Sunday reported that in two previous cases of "spontaneous clearance," it was impossible to prove that both the positive and negative tests came from the same person.

Stimpson was all the more surprised given that on hearing he had tested HIV positive, he gave up safe sex with his infected boyfriend, 44-year-old Juan Gomez.

On hearing of the negative tests, he considered suing his hospital with this in mind over what he thought must have been bungled earlier tests.

The hospital launched an investigation and Stimpson received a letter last month saying that DNA testing had confirmed it was his blood in all the samples.

"There had been no error in the labelling or testing of the samples," it added.

Both newspapers printed the letter from the National Health Service Litigation Authority.

"The fact that you have recovered from a positive antibody result to a negative result is exceptional and medically remarkable," the letter read.

"I understand the (hospital authority) Trust have written to you highlighting your importance to other HIV patients."

Stimpson said: "I will do anything I can if it will help find a cure for HIV."

Dr. George Kinghorn, an HIV specialist from Sheffield's Royal Hallamshire Hospital, said Stimpson could provide vital clues in the battle to beat AIDS.

"For an individual to have been infected with a virus, cleared of it and then become antibody negative is highly unusual.

"If we can better understand what happened inside Andrew's body it could prove to be a step toward a breakthrough in beating the HIV virus."

Stimpson, from the Scottish coast west of Glasgow, went for tests in May 2002 after feeling weak and feverish. They came back negative. However, the virus can take three months to appear in the blood after contraction.

Tests in August that year found an exceptionally low level of HIV anti-bodies.

Because he was in the early stages, he did not require medication, but doctors were surprised by his continuing good health.

Repeat tests in October 2003 and ever since have come back negative. *AFP*

Condom warning

WASHINGTON—NEW DRAFT GUIDELINES for male latex condoms published on Thursday call for packaging to include information they reduce, but do not eliminate, the risk of pregnancy and sexually transmitted diseases.

The US Food and Drug Administration guidelines also specifically say condoms that contain the spermicide nonoxynol-9 must specify that they can cause irritation and increase the risk of HIV, the virus that causes AIDS. *Reuters*

WORLDBRIEFS

Jordan: No woman among bombers

AMMAN—Jordan confirmed on Saturday that al-Qaida in Iraq was behind three deadly suicide bombings that ripped through Amman hotels this week and rejected a claim by the group that a woman was among the bombers. "It's clear that the perpetrators of the operations were three suicide bombers wearing explosive vests with metal beads to inflict maximum number of dead and injuries," King Abdullah said in an interview published on Saturday. "In operations foiled by the security forces, Zarqawi used Jordanians. This time our security information show that those who executed the operation were not Jordanians," the king told state news agency, referring to Jordanian-born Abu Musab Al-Zarqawi, America's deadliest foe in Iraq. Al-Qaida in Iraq said four Iraqis—including a husband and a wife—wearing suicide belts carried out Wednesday's attacks against the Grand Hyatt, Radisson and Days Inn hotels that killed 57 people, including the bombers. But Deputy Prime Minister Marwan al-Muasher told a news conference earlier that the bodies of all three attackers had been identified and that there was "no indication of a woman among the bodies of the perpetrators." *Reuters*

Clampdown in Paris

PARIS—Thousands of police guarded the Eiffel Tower, the Champs Elysees and train stations as part of emergency measures enacted in response to text messages and Internet postings that called for "violent actions" in Paris. National Police Chief Michel Gaudin said police were taking "every precaution," including banning certain public gatherings, a day after the calls for "violent actions" Saturday evening in Paris were posted on Internet blogs and sent in text messages to cell phones. "This is not a rumor," Gaudin told a news conference, citing Paris' best-known landmarks among potential targets. "One can easily imagine the places where we must be highly vigilant." However, no trouble anywhere in Paris had been reported overnight Saturday to Sunday. Unrest has weakened in intensity since the government declared a state-of-emergency Tuesday, empowering local authorities to invoke exceptional security measures such as curfews if deemed necessary. *AP*

Iran nuclear arms ambition

WASHINGTON—New evidence suggests Iran has made significant progress in its pursuit of nuclear weapons and that should strengthen the case for increasing international pressure on Tehran to end the program, US and European officials say. The data, which in recent months was shared with the International Atomic Energy Agency and key countries, is "not definitive (but) it is strongly suggestive that Iran has made significant advancement toward weaponization," one US official said. Nuclear experts have been saying for months that the fact that US claims about Iraq's weapons of mass destruction capabilities proved largely false is fueling doubts about intelligence on Iran. *Reuters*

Study: Smarter kids may live longer

NEW YORK—Smarter children may enjoy longer lives, the results of a new study suggest. The study, which followed elderly adults deemed gifted by childhood IQ tests, found that the higher their early IQs were, the longer they lived—up to a point, at least. The survival advantage began to plateau after a childhood IQ of 163, an intelligence level few people reach. *Reuters*

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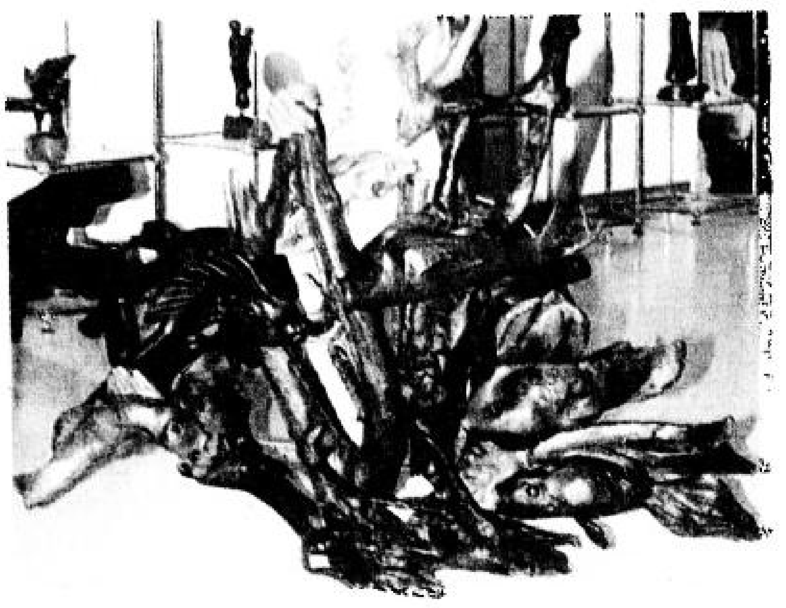

ONE OF the art pieces made by the sculptors of Barangay Banglos in General Nakar, Quezon. RUDY ESPERAS

Quezon wood sculptors turn tide against tragedy

From page A1

mer fishermen who were trained in sculpting wood early this year to give them an alternative source of income—have become an increasingly popular buy.

The Banglos sculptures, made of the very same logs that had cascaded down the mountains and destroyed the fishermen's homes, are the highlight of this year's Philippine Furniture Festival dubbed "Living the Dream" at SM Megamall on Edsa.

'Getting more'

"Whatever we have lost are being replaced little by little, and we're getting more. This (sculpting), for example, is something I never expected I would get," Arnel Revate, president of Banglos Sculptors, said in an interview during the festival opening on Friday.

Today, the Banglos sculptors have sold about P300,000 worth of sculptures in their past three exhibits at the Westin Philippine Plaza, Ultra and the Cultural Center of the Philippines.

On Thursday, they delivered 2,500 small bowls made of different kinds of hard wood to Smart Communications.

Smart ordered the bowls as giveaways. The Banglos sculptors got P325,000 from the deal.

"Before, all we ever thought of doing with wood was charcoal," Revate said. A sack of charcoal, whether made from soft or hard wood, cost P50.

"We were angry at logs because they had caused us trouble. We didn't want to have anything to do with wood. But now we appreciate how they can give us life again," he said.

Half of the sculptors' sales go to the organization's fund and the other half to the sculptors themselves.

Cooperative

The Banglos Sculptors are saving enough money to set up a cooperative that would sustain them during the off-peak season.

Revate, 36, was a fisherman in the coastal barangay of Banglos in General Nakar. Having lived there with his wife and two children since 1986, he was not new to floods.

Every year, from September to February, the Agos River overflows and floods the entire barangay, the water reaching past knee level.

The floods were even considered a "blessing" by most fishermen because they made it easier to catch the fish that came in the overflow, Revate said.

From blessing to curse

On Nov. 29 last year, Banglos' blessing became its curse. Days of heavy downpours created a river of mud and logs that furiously rolled down the mountains and crushed every house in its path.

Allan Sollano, his wife and four children moved houses four times in one night, each time the floods drowned their refuge. Finally, they found a safe spot on the roof of a cousin's concrete house.

"It still makes me sad to think of everything we have lost, to know that we can never build our home again in the place where I grew up," Sollano, 28, said.

"But there's nothing to do but accept it as part of life and move on," he said. Sollano is also a sculptor.

Moving on

Move on they did—literally and figuratively.

The people of Banglos—about 1,000 of them—have relocated to nearby Barangay Anoling. They are staying in houses built by Gawad Kalinga.

In April last year, they were trained by Smart Communications in sculpture, teaching them to make art out of the logs instead of selling them as charcoal.

About 30 former fishermen, along with some high school students, grabbed the chance to learn from expert Rey Paz Contreras. They graduated on May 13.

Drawing from memories of their lives before the tragic floods, the new sculptors chisel fish, reefs, birds, and mother and child images from the hard wood scattered in General Nakar.

Nursery

On display at the Megatrade Hall are sculptures ranging from P3,000 to P18,000.

A coffee table set depicting a black stallion made of *ibano* is sold for P75,000 while a wall decor, another stallion's head, is tagged at P60,000.

Then there is Handa, a sculpture from *kamagong* of a warrior shielding his son with a weapon; Palaban, a chicken ready to attack; Diana from red narra, a woman's torso priced at P18,000, and other sculptures of families.

While the leftover logs remain abundant in Quezon, the Banglos sculptors want to ensure that they would not have to fell trees in the future to sustain their craft.

They are also working to keep a nursery of seedlings for reforestation. They try to guard General Nakar's forests from illegal loggers, but they acknowledge that even local officials condone illegal logging.

"People take a lot of time to learn their lessons from nature. Last year's flood was a big disaster. We ourselves don't log, but nature does not choose whom it hits," Revate said.

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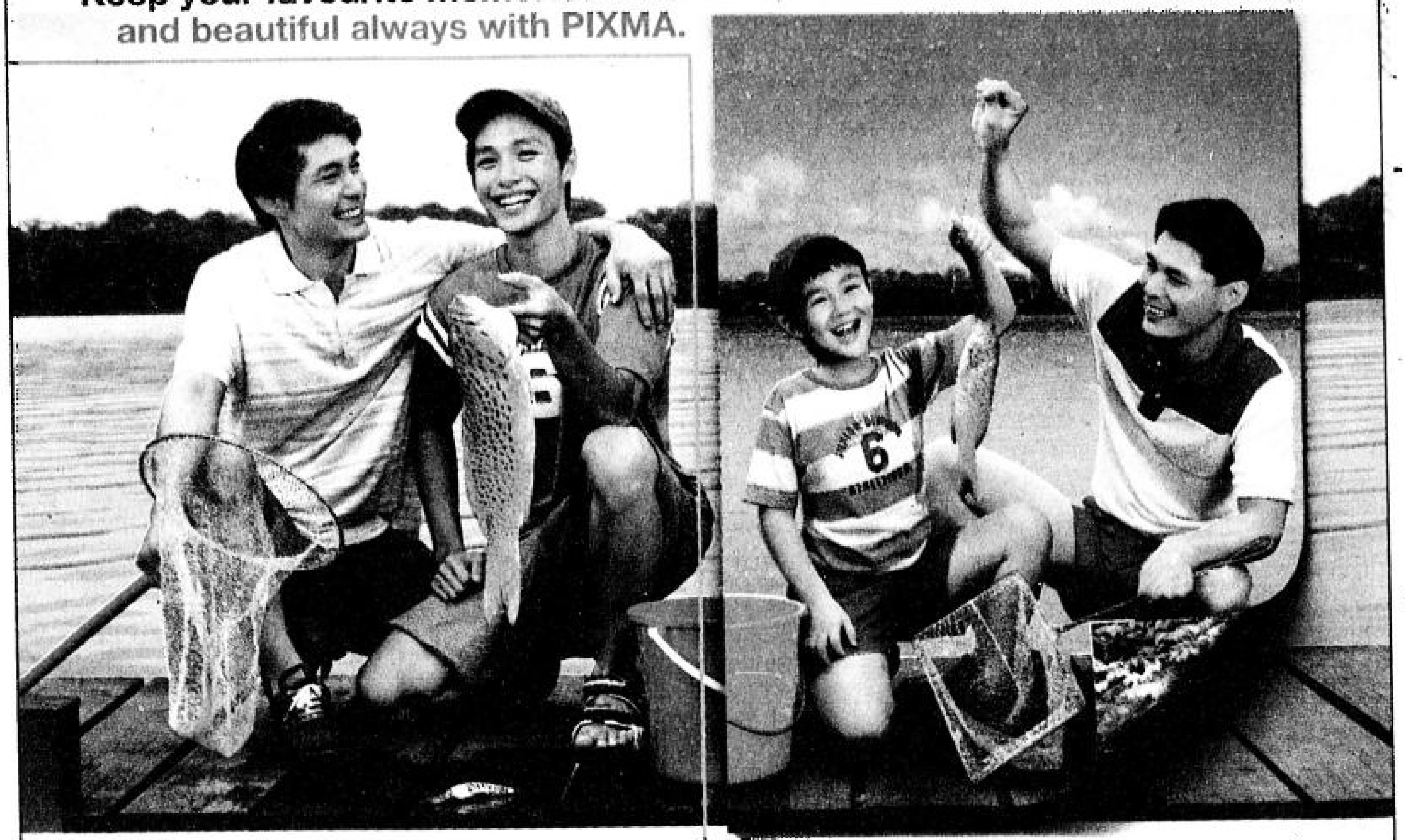

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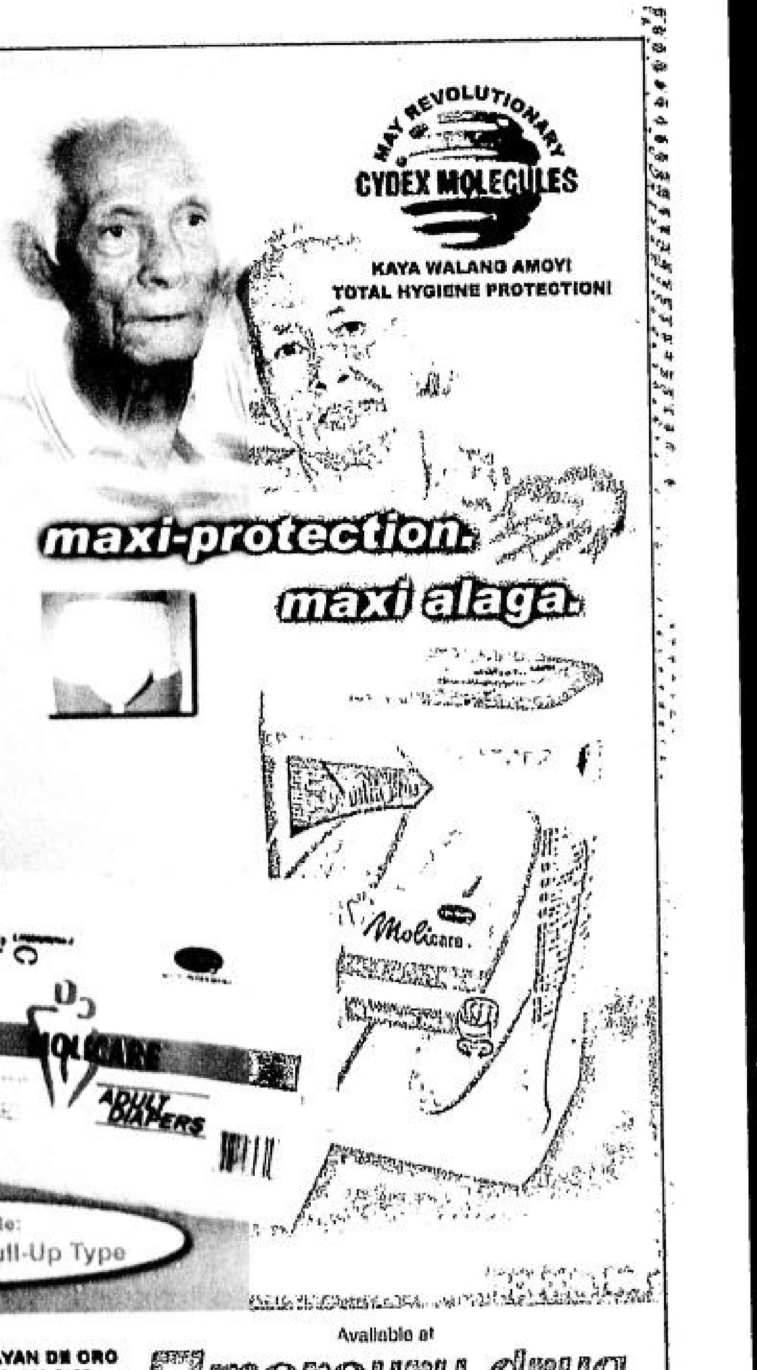

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Bad boy, bad girl

EDITORIAL

LIKE THE DICTATOR FERDINAND MARCOS, PRESIdent Macapagal-Arroyo wants journalists to assume a new principal role—that of development propagandists. After calling on the media to "extensively" cover "positive" news about "a nation on the verge of economic takeoff," the President exhorted broadcast media executives to take a leading role. "It's time we put our hearts and heads together in a collective exercise to shape the destiny of this republic for the good of the greater number."

Like the dictator, however, the President belatedly found religion only when her very political survival was at stake. In her controversial speech before the KBP in Baguio, her slip showed, when she confused "negative" news with critical stories. "I appeal to you not to be used wittingly or unwittingly as pawns in political games or destabilization schemes." And then again: "the first one to stop being used in politics or in destabilization must be the media itself."

There's the rub. The President and her allies define political partisanship or destabilization too broadly. If they had their way, any criticism will be ruled out of bounds. Any position contrary to the Palace view will be declared basely partisan or even an act of destabilization. Any difference of opinion will be denounced as unpatriotic.

This is not to say that Philippine media are far from irreproachable. On the contrary, and as self-improvement efforts underway in various media organizations prove, no one has a keener sense of the media's shortcomings and excesses than the journalists themselves.

But faulting the media for their failings is one thing; giving them a new mission altogether, by presidential fiat as it were, is another.

Let us talk specifics. Should the media, say, continue to report on the continuing but apparently fruitless pursuit of Virgilio Garcillano?

We believe that finding the controversial ex-election commissioner is both a necessary story and a positive one. Garcillano must be given the chance to defend himself, given the accusations of election fraud levied against him, and to explain his disappearance, which confirms these same accusations in the public mind.

This is an accounting the nation needs, if it is to break out of the "malaise" that the President says afflicts us. This is also a "moment of truth" that the country will welcome, as a positive first step in resolving the President's crisis of legitimacy.

In other words, this is a consequential news story whose significance no one can seriously question. But is this the kind of story the President and her hard core of supporters have in mind? We don't think so.

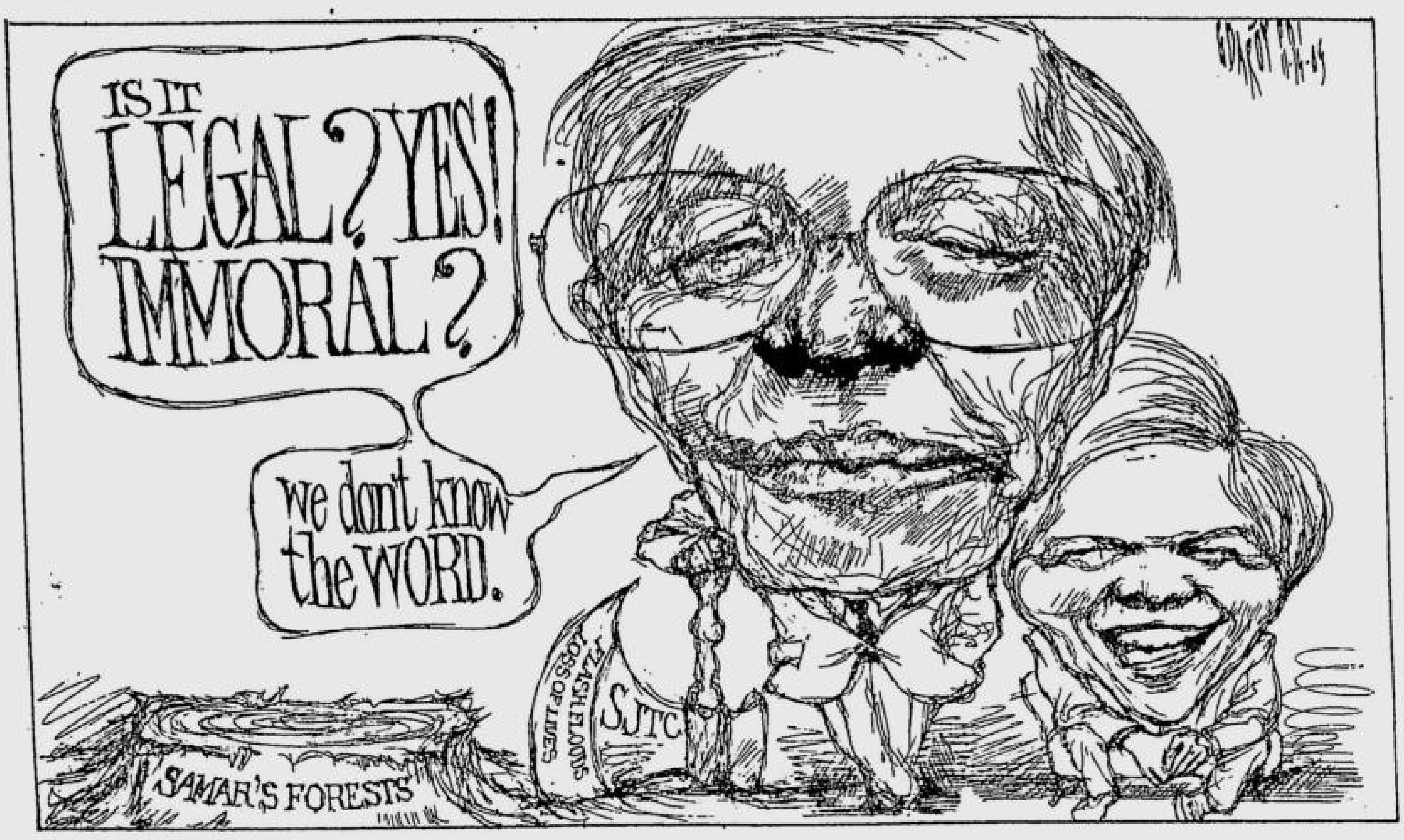
We, therefore, challenge both the President and her spokesperson, Press Secretary Ignacio Bunye, to categorically state that any story that seeks to locate Garcillano, a prominent Filipino whose life may be in real danger, is in fact negative. We challenge them to declare that any story that seeks to determine Garcillano's role in alleged election fraud last year is in fact unpatriotic. We challenge them to sue mainstream media for any story they may run that seeks to hold the administration accountable for Garcillano's appointment, actions while in office, or continuing absence.

In an SMS message sent to reporters on Saturday, Bunye sought to explain away the President's attacks on the media.

"Media (are) all-powerful in our society. They can expose, criticize, exalt and destroy. They shape minds, influence opinions and even dictate our political and business climate just by wielding their pens. However, they are not above scrutiny."

Bunye is mistaken about media omnipotence; just ask the dozens of journalists who have been killed in the last few years. Or ask the same broadcast executives the President lectured to in Baguio last week; they know all too well that industries with licensing requirements are not invulnerable to government pressure.

But we have no argument with the three other sentences in that paragraph. Journalists can in fact "expose, criticize, exalt and destroy," or "shape minds" and "influence opinions." But that does not make the media a "bad boy," in the President's pungent phrase. They are not wayward sons simply because they seek from even those who presume to act as their mother a possibly critical accounting.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History repeating itself in Subic rape

As I See It

Neal H. Cruz

IT IS UNCANNY, BUT WHAT IS HAPPENING now—a Filipina raped by five American servicemen in Subic and the press being raked over the coals by the President—had happened before—during the administration of another Macapagal, President Diosdado, the ever-loving daddy of the present President(?) Gloria Macapagal-Arroyo. But the American GIs then did not commit the crime of rape. They shot dead, not one but three, Filipinos inside Subic and Clark. The resulting public furor was so great that the RP-US Military Bases Agreement had to be changed to make its terms better for the Filipinos. What forced the renegotiation then was the Philippine press, which kept up a barrage of news and comments on the case. The Philippine press did itself proud then.

Since the subject is timely and Graphic columnist Adrian Cristobal already wrote about it recently, I might as well recount it myself as I was in the middle of it all. It could provide lessons that could be applied to the present RP-US relations and the venom that the media are getting from the administration.

I was then the managing editor of The Evening News, a relatively small afternoon paper. The giants then were four morning dailies—Times, Chronicle, Bulletin and Herald. (The Evening News used to be the best and biggest circulated paper—before my time—until a labor strike closed it down temporarily, and the three morning papers were forced to publish afternoon editions.) It is ironic that the uproar was started not by any of the big morning dailies but by a small evening paper.

I was having a late dinner at home when my wife called my attention to a small, one-column story buried deep inside a morning paper. It was about a Baluga tribesman who was shot dead by US soldiers in Crow Valley inside Clark Air Base. The victim was apparently one of the tribesmen regularly scavenging for empty ammunition shells and other scrap metal inside the practice bombing range.

I decided to have the story followed up. I sent a reporter to go to Clark and ask questions. None of the other papers did. The reporter came back with a shocking story.

It turned out that the tribesman was mistaken for a wild boar and shot by GIs who were out hunting. Not only that, he was not the first tribesman to be killed the same way. Others had suffered the same fate before, but US and Filipino officials successfully kept them under wraps by paying the families of the victims P12,000 per victim. They were going to silence the family of the latest victim the same way.

But we did some thinking. Are these killings only accidents, with the GIs mistaking humans for wild pigs in the bush? Why was it that the same accidents kept happening in spite of the lessons learned from earlier incidents? Is it possible that the GIs were unofficially making a sport of hunting down primitive tribesmen to hone their jungle-fighting skills? We decided to investigate.

Journalists all over the world are always excited and inspired to go after a big running story (a perfect example: Watergate, which began as a small burglary case) and the Evening News staff was no exception. I had just hired Adrian Cristobal as an editorial writer. I put him to work writing almost daily editorials on the Baluga killings. (His first editorial was a sarcastic one titled "Kill a Baluga tribesman for only P12,000.")

The whole staff was harnessed for the campaign. Reporter-photographer teams were sent to Clark to sniff for more details; columnists, among them the late Louie Beltran, kept a barrage of comments on the case; other reporters sought reactions and comments from other public officials. But President Macapagal was unusually silent, as was the Department of Foreign Affairs. Not a peep out of them, despite endless badgering by our reporters. The Macapagal administration was obviously depending on the old notion that if you don't comment on a running story, it would soon run out of gas and die out. And we were running out of gas. Other officials were running out of things to say and Malacañang was still not reacting. The other newspapers were ignoring the story, too. We were all alone. But we kept the story alive.

Then like a bolt out of the blue, another story broke out. American sentries shot dead two Filipino fishermen offshore in Subic. All hell broke loose. President Macapagal couldn't keep silent anymore. He had to say something. The secretary of foreign affairs had to make noises, too. All the other politicians and public officials made plenty of noises, the same type of noises now being raised over the rape of a Filipina.

It turned out that the terms of the RP-US Military Bases Agreement were skewed against the Filipinos, and the American GIs could literally get away with murder. There was a hue and cry to review the bases treaty and amend it. Both the Philippine and US governments tried mightily to ignore the clamor. To make a long story short, because of the pressure from the public and the press, the treaty was renegotiated and a new one that was much better for the Filipinos was signed. All because the Philippine press, specifically one small afternoon daily, did its duty and kept after the story like a bulldog, until it got results.

What would have happened had the Evening News lost heart and dropped the "negative" stories on that Baluga killing, as the new generation Macapagal now wants the present media to do with the recent case of a 22-year-old Filipina?

The Evening News won second prize as best newspaper in the journalism awards for that year because of that campaign. (It originally won first but that is another story.)

Winners, losers

There's the Rub

Conrado de Quiros

IN NOVEMBER 2000, GLORIA MACAPAGAL-Arroyo spoke before the KBP. The Philippine Star reported it on Nov. 24 of that year thus:

"The Vice President expressed concern over an apparent Malacañang witch hunt against members of the media that are perceived to be critical to the Estrada administration. 'I am alarmed by the news of a draft memo from the National Telecommunications Commission requiring all television and radio stations to preserve tapes of public events such as (pro-resignation) rallies.'

"Arroyo told officers of the KBP, 'I am aware and deeply concerned by the pressure on Philippine media to bring its most critical voices into line and limit or pervert its functions.'

"The Vice President denounced the witch-hunt, and asked broadcasters 'to resist the blandishments of untruth.'"

Last week, Ms Arroyo spoke before the KBP. I will not quote the Philippine Star report on it, I will quote instead the Philippine Daily Inquirer: "I appeal to you not to be used, wittingly or unwittingly, as pawns in political games, pawns in destabilization... The coverage of kangaroo courts, lynch mobs and witch-hunts assails the peace of mind and the hope of our people... The public wants winners. You know that because you always watch your ratings."

What a difference five years make.

I don't know though that GMA or her cohorts can be embarrassed any more by being exposed for glaring inconsistencies or downright hypocrisies. They do not particularly take care to hide them anymore, the attitude being: "So I lied, so what?" If GMA can say she is going to raise workers' wages and in the space of half an hour say sorry, she can certainly do the same thing over the space of five years. Indeed, if she can say she will not run for president over Rizal's grave and in the space of eight months declare her candidacy anyway in her father's name, she can say anything.

But the near-universal outburst over her advice to media is welcome. "She is not a winner by any measure," says Panfilo Lacson. I don't know in what sense he means it, but that is so also completely literally. That in fact was the funny thing about GMA's statement. Obviously, she meant "winner"—and "loser"—in the idiomatic sense. But it is not without colossal irony. Above all, it reminds us of why we are where we are today, which is that she did not win the elections. She's not just not a winner, she is not the winner. She should be thankful media also like to report losers. If not, media would solely be reporting about FPJ, or in his (permanent) absence Susan Roces. Or the "kangaroo courts, lynch mobs, witch hunts" and other "critical voices" that she asked five years ago "to resist the blandishments of untruth."

In this country, whom the gods wish to destroy they do not just make crazy; they make crazy in a particular way. Which is to make them try to gag media for the bad press. Erap did it in 1999. He forced the Manila Times to shut down and imposed an ad boycott on the Inquirer. Filipino presidents, real or imagined, do not lack for their own communication outlets. The Marcos propaganda apparatus was never really dismantled but was inherited by the succeeding presidents. And most of them have journalists in their pockets. Erap did, GMA does. Though in Erap's case, the loyalty owed also to affection and not just to pecuniary interest: Many of the paid hacks did like him, which is more than can be said of the current squatter in the Palace. But you have an entire communications apparatus and the giant networks behind you, and you still need to gag media—you must really be in deep, well, organic waste.

But I find the near-universal outburst over GMA's advice to media especially welcome because of one thing, which is that those comments are far more insidious than they sound. Erap was never systematic in his attempts to gag media—he merely lashed out instinctively out of pique. GMA is. By itself her advice is nothing. Alongside several others things, it reveals a pattern of muzzling the country. Not the least of them are the ban on protest rallies, sanctioned by the bashing of heads of protesters, and the proscription on government officials, civilian or military, from appearing in Congress without presidential approval.

Where media are directly concerned, there is the wholesale killing of journalists, most of the cases remaining unsolved. While all of those murders have occurred outside of Metro Manila, their chilling effect cannot be unfelt by the national press.

Far more insidious for being unseen is the passage of Executive Order No. 454 in August this year, which puts the National Telecommunications Commission under "the administrative supervision and control" of the DOTC. Former NTC head Josie Lichauco has been fulminating against this for some time now, and people won't listen. The NTC is an independent quasi-judicial body which regulates the country's information and communication technology, one of its functions being to allot scarce frequencies to stations. Five years ago, GMA was "alarmed" by the NTC ordering the TV and radio stations to keep a record of the anti-Erap rallies, calling it an attempt to limit and pervert media's functions. Well, today, by putting the NTC under the DOTC, Leandro Mendoza, a GMA diehard, can decree which TV or radio stations get to air or not. Indeed, he can decree how we use our cell phones: Texts about "losers" may no longer appear in them.

Twenty-two years ago last August, someone was buried, and the newspapers and television all ignored it because it was the burial of a loser. That loser was named Ninoy Aquino. We don't watch out, we'll be back to the times of the Daily Express. More popularly, and rightly, known as the Daily Suppress.

Two challenges involving visiting forces

SOUNDING BOARD

Fr. Joaquin G. Bernas, S.J.

TWO CHALLENGES INVOLVING VISITING forces face the current administration. One has become an actual, burning issue; the other is still a potential controversy.

The actual and burning challenge, of course, is the interpretation of Article V of the Visiting Forces Agreement in connection with the handling of the rape case against five US marines. The challenge begins with the issue of jurisdiction. Paragraph 1 of Article V says: "Philippine authorities shall have jurisdiction over United States personnel with respect to offenses committed within the Philippines and punishable under the law of the Philippines." Clearly, the alleged rape was committed within Philippine territory and is punishable under the Revised Penal Code.

But the matter does not end there. Jurisdiction of Philippine authorities is not exclusive. Exclusive jurisdiction of the Philippines is only over "offenses relating to the security of the Philippines, punishable under the laws of the Philippines, but not under the laws of the United States." Rape is not one of these. Under Paragraph 3, while jurisdiction of the Philippines is primary, it is also concurrent with that of the United States.

Primary jurisdiction, however, may still be lost. The same Paragraph 3 also says: "The authorities of either government may request the authorities of the other government to waive their primary right to exercise jurisdiction in a particular case" and "Philippine authorities will, upon request by the United States, waive their primary right to exercise jurisdiction except in cases of particular importance to the Philippines."

For the Filipino people in general, this is a matter of "particular importance." But we do not know how important this is for the current administration, whose moral values are in tatters.

Custody of the accused soldiers is the second challenge. Paragraph 6 says in part: "The custody of any United States personnel over whom the Philippines is to exercise jurisdiction shall immediately reside with United States military authorities, if they so request, from the commission of the offense until completion of all judicial proceedings." I do not see in this provision an obligation of the United States to keep the accused soldiers within Philippine territory. In fact, there is talk about transferring the soldiers to their Okinawa base.

The only obligation of the United States is that, "upon formal notification by the Philippine authorities and without delay, [they shall] make such personnel available to those authorities in time for any investigative or judicial proceedings relating to the offense with which the person has been charged."

Is there anything which Philippine authorities can do about custody? "In extraordinary cases, the Philippine government shall present its position to the United States government regarding custody, which the United States government shall take into full account." Ours is a beggar's choice, in other words.

There is a final thing in Paragraph 6: "In the event Philippine judicial proceedings are not completed within one year, the United States shall be relieved of any obligations under this paragraph." Can the Philippine prosecutorial and judicial system finish everything in one year? Will the administration make a real effort to finish everything in one year?

So much for now about the actual challenge. The potential challenge is that, even as the government is grappling with the case of the US marines, reports have it that there are ongoing negotiations for a Visiting Forces Agreement with Australia. The primary motivation for the negotiation seems to be the concern about terrorism. But the big question is whether the Constitution allows a VFA with Australia.

One of the more difficult stages in the deliberations of the 1986 Constitutional Commission was the debate on the presence in the Philippines of foreign military bases and forces. The principal issues debated in the Constitutional Commission were: first, whether foreign military bases or forces should be allowed at all on Philippine soil; and, second, if allowed, under what terms. After much debate, Commissioner Ricardo Romulo came up with the following formula: "After the expiration of the RP-US Agreement in 1991, no foreign military bases, troops or facilities shall be allowed in the Philippines except under the terms of a treaty duly concurred in by the Senate, and when Congress so requires, ratified by a majority of the votes cast by the people in a referendum held for that purpose and recognized as a treaty by the other contracting state."

Romulo explained that this was an explicit ban on all foreign military bases other than those of the United States. Just to make things absolutely clear, the following exchange took place:

Father Bernas: Is it correct to understand, therefore, that implicit in this is an absolute prohibition for bases, troops and facilities of any other nation than the United States?

Mr. Romulo: I would say, it is stronger; it is explicit.

Father Bernas: Did the gentleman say "no other"?

Mr. Romulo: No. I said: "no foreign."

Father Bernas: Does the term "no foreign" apply to all?

Mr. Romulo: To all.

It was on this understanding that the provision which now is found in the Constitution was approved.

But cynics will probably say that, in the administration's book, entering into treaties is a matter of "executive privilege"! In which case, the Senate will have to come in as it did on the renewal of the US Bases Agreement.

Peace and development

KRIS-CROSSING MINDANAO

Carlos Isagani T. Zarate

IT MAY NOT BE PURE COINCIDENCE THAT THE 2005 Philippine Human Development Report focused on Mindanao in coming up with an assessment that was intended to be a tool for policy advocacy in the country's quest for peace and development. Almost always these recent times, Mindanao has largely figured in major developments in our country—from the alleged massive cheating in the 2004 election that was the heart of the "Hello Garci" scandal to the rape of a Mindanaoan lass involving five American "sex terrorists."

The 2005 PHDR, which carried the theme: "Peace, Human Security and Human Development in the Philippines" and was presented to Mindanaoans last week, had revealing findings, some of which were not really new but merely ignored in the past, both by the government and other development stakeholders.

For example, for a long time—despite the era of political correctness—prejudice and stereotypes against the Muslims are still prevalent among Filipinos. This fact has apparently further been reinforced by the so-called US-led "global war against terrorism."

A specially commissioned survey made by the Human Development Network (HDN), which made the 2005 PHDR, showed that 55 percent of Filipinos think Muslims are more prone to run amok, 47 percent think Muslims are terrorists or extremists, and 44 percent think Muslims harbor hatred toward non-Muslims. "Typical of classic prejudice, such opinions persist although only a small fraction of Filipinos (14 percent) have had firsthand encounters with their Muslim brethren, and even second hand information is available only to a minority (28 percent)," the report said.

Quite intriguing also is the further "minoritization" or "statistical genocide" of the Moro population, if one is to compare the official government statistics provided by the NSO and the statistics provided by the Office of Muslim Affairs (OMA), which were both reflected in the report.

The NSO claimed that, as of 2000, there were only 3,854,315 Muslims in the country—almost 95 percent of them reside in Mindanao. The OMA thinks this figure "undercount(s) the Muslim population by almost half."

The OMA estimates the Muslim population all over the country in 2000 to be at 8,349,183, or about 10.9 percent of the country's total population.

The HDN report, however, said that the "undercount" may have resulted from a survey flaw, citing that while the NSO is engaged in scientific data-gathering, "(r)espondents may not wish to admit to being Muslims for fear of being labeled a 'terrorist.'" In other words, the report stated that Muslims, especially those residing outside Mindanao, do not trust NSO enumerators and so are not keen to register and affirm themselves as Muslims.

These lingering biases are apparently one of the reasons why present and past efforts to forge a meaningful solution to the conflicts in Mindanao, which the report said cost P5 billion to P10 billion annually since 1975, have failed.

In the main, the 2005 PHDR aims to "stir debates" on the resolution of the more than three-decade-old Moro and communist rebellions, especially in Mindanao, a major host of these two longest-running rebellions in Southeast Asia.

The core of the PHDR findings showed that "deprivation and injustice, rather than hardship... lie at the heart" of the country's two major rebellions. Failing to adequately and squarely address the root causes of these conflicts "merely tightens the cycle of conflict-insecurity-further conflict."

The report further criticizes present and past government approaches to insurgencies that simply put premium on either pure "military victory," like the past "total wars" waged by the Aquino administration against the CPP-NPA-NDF; and by the Estrada and Arroyo administrations against the MILF; or the pacification and mobilization campaign initiated by the Ramos administration against the MNLF.

To achieve "sustainable, long-term peace," the report suggests the adoption of a consistent national policy in dealing with revolutionary groups. It cited that the lack of policy consensus, coherence and consistency is an important reason for extreme protraction of the peace process.

"But while policy coherence is essential, even more important is the nature of the policy pursued. All administrations have given lip service to the peace process, but within each, the cause of genuine peace had been invariably damaged by the recurrent resurgence of the 'victory' position, as espoused by some military circles," it said.

Also recommended is the passing of a law institutionalizing a national peace policy, like creating a permanent peace commission. More importantly, the report proposed that this policy must also incorporate, among others, the following: renunciation of war as a national policy and a reaffirmation of the principle of civilian authority over the military; a clear distinction between rebellion and terrorism, which implies that their respective solutions shall also be distinct; a search for peace that is just, lasting and comprehensive; and the insulation of the peace process from partisan politics.

"In many ways, the insurgencies have helped Filipinos and their government realize how they ought to build a more just, more democratic society. Then, it should not be paradoxical if, by engaging its erstwhile challengers and adversaries in the peace process, Philippine society itself should emerge a better one," the PHDR said.

* * *

Comments at kar_laws@yahoo.com or karlos_z23@hotmail.com

The DSL disaster

THE LONG VIEW

Manuel L. Quezon III

A FEW WEEKS AGO, EN ROUTE TO WASHINGton, D.C., I found myself waiting at Chicago's O'Hare International Airport waiting to board a United Airlines flight. An hour before boarding, an announcement was made. Something was wrong with the engine. The flight would be delayed by an hour. A collective groan went up, and there was a stampede, by about a third of the passengers, to the airline counter, to demand that they be moved immediately to another flight. An hour later came the same announcement. Another third of the passengers demanded to be moved to another flight. Half an hour later, the same announcement was aired again: the flight would be delayed another hour and a half. The few who were left at that point grinned and bore it. Obviously, we, the patient types, happened to be non-Americans.

A four-hour delay, by Philippine standards, is no big deal. Which is one reason, perhaps, I sat there patiently waiting—and waiting. I tried to be Buddhist about the whole thing, vainly trying to convince myself that the stress from being upset over a delay wasn't worth it. Things happen, and when they happen, instead of raging about them, just go with the flow. It's a useful rule in life, I suppose, and helpful enough when the things no one expects or wants to happen happens. Better that an aircraft engine conks out on the runway rather than midair.

There are, however, happenings that are OK the first time but not anymore when they happen the second time. These things get doubly worse by the way they happen, or the circumstances surrounding the event.

A case in point is PLDT's DSL service. If PLDT were an airline, and DSL were its aircraft, then what would have happened to me in Chicago would be something like this:

I would have arrived at the gate, seen the plane, then suddenly wondered why the plane vanished into thin air. I would have gone to the airline desk to ask, and found a well-meaning but not very able person asking me if my concern was serious or not. Naturally, I would have replied, my concern was very serious indeed—the plane disappeared! He would have then said: Thank you for telling us the plane disappeared, we will forward your inquiry to the hangar people to ask why the plane disappeared. They will call you back.

At that point, I would have returned to the gate and stared out the window, wondering about the mystery of the disappearing plane, waiting for a call. Two days later, hungry, starving, unwashed and on the verge of turning raving mad, the plane would suddenly, magically, appear; I would board it, and everyone would act as if nothing unusual had happened. Upon reaching my destination, a day later, the airline would call to ask me: Is your plane still missing, sir? Having missed a ton of appointments and, perhaps, income due to my delayed flight, I would probably then growl, "I see your airline is poised for take off, huh?" You run out of witty or cutting remarks at times when corporations have so obviously conspired to shaft you.

PLDT provides a DSL service with fees that range from around a thousand pesos to several thousand pesos. The idea is that DSL provides a reliable, fast and relatively affordable means to stay connected to the Internet 24/7. Being connected full-time, with good speed and with generous bandwidth, is not only a sign of progress, it is an integral part of modern life, particularly for people who need to access a lot of information, process it, and so on. People sign on for DSL service for these reasons, and more. Reliability is essential in an increasingly inter-connected world, and where people in various countries and time zones have to zap data to each other quickly and efficiently. Now, within the Philippines, we may be used to a certain substandard way of doing things, but as more and more people are discovering, access to the Internet enables people to leapfrog over some of the obstacles life in our country throws in our way (traffic, floods, rallies, trigger- or bribe-happy policemen, official motorcades, etc.). Not only that, access to the Internet allows us to interact with people from countries that do not give others leeway for things such as traffic and the unreliability of Philippine infrastructure.

Including the infrastructure of PLDT's DSL. Three times in the past week, my DSL has conked out, once for a 24-hour period, twice for a 12-hour period. Calling PLDT only ends up with a hapless and helpless person offering to forward my problem to the firm's technical people, who then take anywhere from 48 to 72 hours to respond (by which time, the DSL has magically come back to life). Invariably, the DSL fails on weekends, which means technical people aren't at work. I am not alone in my DSL problems. Others are getting DSL at dial-up speeds, which is a disgrace. There are companies subscribed to DSL which suffer from intermittent service (often at peak office hours, just when you need to contact your provincial offices or foreign partners).

Is PLDT sliding back into the bad corporate habits of old, when it was an unresponsive, inefficient monopoly? The level of customer care has deteriorated a great deal in recent months; and with the success of selling DSL to people, PLDT may have over-expanded: I'm glad I don't live in Parañaque, for example, which reportedly has really bad problems with clogged nodes for DSL subscribers. Thing is, in a modern economy, depriving customers of potential income and subjecting them to aggravations aren't acceptable anymore. If this keeps up, DSL subscribers should really consider a class action suit. You think road traffic costs the economy millions? Think what a rinky-dink DSL service is costing new economy workers.

* * *

Comments welcome at www.quezon.ph/blog

Bishops' stand on human rights

COMMENTARY

Denis Murphy

OVER THE PAST FEW MONTHS, I'VE HAD THE GOOD FORtune of meeting leaders of some of the civil society groups seeking to oust President Macapagal-Arroyo. There is an agreement among them in most matters, but not everyone agrees about everything. There is also what can be delicately termed a "healthy suspicion" of one another. One thing they have in common is disillusionment with our Catholic bishops who, they believe, let the country down when they refused to join the oust-resign movement.

History will judge if the bishops acted wisely or not, but there is another matter where the bishops' leadership is needed, and where there are no theological complications. This is the defense of the rights of the poor. Jaime Cardinal Sin in 2003 told a congregation of urban poor in the Manila Cathedral, "The Church will not let anyone trample on your rights." In his life, the late cardinal did his best to defend the poor.

On a recent visit to Bacolod, friends recalled a shining example of this defense of poor people's rights. It took place almost 25 years ago when Pope John Paul II descended on the city like a lightning bolt from a clear blue sky to talk to the sugar workers about justice, the right to form labor unions and God's plan for sharing the wealth of the world.

The Pope's visit came in the midst of the struggle then raging between the sugar workers (who, for the whole country, were the symbol of the oppressed poor) and their allies (including Bishop Antonio Fortich and his priests), on the one hand, and the *hacienderos* and military, on the other. There was unimaginable barbarism in the struggle: poor families were massacred in their sleep: sugar worker leaders were tortured until they died and their mutilated bodies thrown in unmarked graves.

On that long ago day, Pope John Paul II spoke before half a million sugar workers on reclaimed lands in Bacolod. White vestments flapping in the sea wind, he was a dot of white in a sea of suffering men and women. All this, he said, gesturing toward the mountains in the distance, the fields of sugar and the sea, have been created for all people. It is the Church's teaching that no one should have more than he needs while others go hungry. You have a right to a fair share of this wealth. He who has more must share with those who have much less. He said a labor union was a worker's right and it was wrong to oppose the formation of unions. Also, he said the profits from sugar which then were high should be shared with all the workers.

This was all too much for the *hacienderos*. Their spokesman called Bishop Fortich that night and said they knew the speech had been written by the bishop and his communist priests and not the Pope, and they wouldn't pay any attention to it. Even a pope who came all the way from Rome to tell them what God wanted them to do could not move the *hacienderos'* hearts of stone. "(T)hey will not be convinced even if someone rises from the grave." (Lk 16:31)

The sugar workers understood the Pope's message and walked home that night with new hope. In the end, in terms of concrete results, despite the Pope's talk and the other efforts of the Church and the workers, not much changed. The *hacienderos* won, if either side could be said to be a victor. It was a Pyrrhic victory: the price of sugar has dropped ever since. Evidence of the ambiguity of the long struggle is Bacolod itself, which hasn't changed and indeed seems more rundown and seedy than ever. Enduring change eludes it.

There were few concrete gains, but the workers' epic struggle and the support of others and the Church helped the workers grow in dignity, courage and compassion. Ordinary people became heroes.

Almost daily, there are stories of bishops speaking on behalf of their people: in Samar, in connection with the logging concession of Sen. Juan Ponce Enrile; in Malolos, about failures in the NorthRail resettlement efforts; in Bacolod, where Bishop Vicente Navarra has written pastoral letters critical of the EVAT and the CPR; in other areas, bishops speak against mining abuses, or call for peace. There is no end to the list of human rights cases and the need for Church statements. A pope has power because he is pope, and to a certain extent bishops, too, have power by virtue of their office. Bishops especially, however, will be more credible and more effective if they speak from their own actual experiences with the poor. A bishop talking of hunger will be more convincing if he can tell of the hungry men, women and children he has talked to and what their houses are like and what food they eat. A bishop's voice has power as long as it echoes what people feel and states publicly and forcefully what ordinary people can't say for themselves.

It also seems important that the Church in its statements should explain to people, rich and poor, what is the Church's social teaching that underguards its criticisms and suggestions. The late Pope John Paul II in Bacolod was a perfect example: He explained to the workers and *hacienderos* the oldest, most powerful strand in the Church's social teaching, namely, the required fair sharing of the world's wealth, which goes back, in Church tradition, to the Church Fathers of the East, St. John Chrysostom and others. The same teaching is the basis for land reform, and it was in the context of land reform another pope, Paul VI, talked of the obligation to share wealth in his encyclical "Development and Peace."

We need good theological grounding in other matters. Why, for example, does the Church oppose mining? Why is it for social housing? How are democracy, non-violence and the abolition of the death penalty grounded in the teaching of the Church and the Gospel? The Church has explained, but even more is needed.

Bishops may keep silent on the question of ouster if that is their conviction, but there seems to be no reason to be hesitant to speak of human rights. If they don't want to get involved in political matters, they can, perhaps, redouble their defense of human rights.

Denis Murphy works with the Urban Poor Associates.

THEY SAID

Wrong messenger

"Who knows, the NorthRail project may bring us a message of hope, except that, to us, Ms Arroyo is not the right messenger."

—Elsa Hilario, one of thousands to be displaced by the railway project running from Metro Manila to La Union

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'We warned against VFA'

THE COALITION AGAINST TRAFFICKING OF Women-Asia Pacific (CATW-AP) was shocked to read the INQUIRER's Nov. 5 banner-headline: "Raped girl no sex worker." It appalls our members to see indications that the media are examining once again the background of the victim. The headline reflects a deep-seated bias and prejudice against prostituted women. It seems to suggest that women in prostitution deserve to be violently raped unlike women who are pure.

The amended Anti-Rape Law has been clear in saying that the sexual history of the victim is immaterial to a rape case. The law condemns violence against any woman, and it does not discriminate as to the kind of person she is.

Before other sectors further complicate the case, CATW-AP, as one of the women's organizations directly helping violated women, wants to remind the media and the government that the protection of victims should be the foremost concern.

With the defendants belonging to a powerful institution of a powerful nation, the fight is more than daunting for the victim. The media and the government should help remove the stigma, threat and burden that in the past have been placed on victims of sexual exploitation.

Thus, we of the CATW-AP, along with our member-organizations across the country, express our full support for our 22-year-old Filipina sister who has been victimized by American soldiers.

We vow to watch the government's moves closely, to ensure that the gathering of evidence will be done without putting greater burden on the victim; that the witnesses are secured, that medical evidence is protected, and that the most efficient prosecutors work on the case without delay.

If the opposing camp attempts to dissuade the victim—by way of threats or an out-of-court settlement—from pursuing the case, we shall urge the government to pick up the fight, using other material evidence. The perpetrators should not be let off the hook!

The case is a painful reminder of the grave mistake the Philippine government committed in signing the Visiting Forces Agreement in 1999.

We warned against the agreement, having very much in mind past incidents: the exploitation of our women and children by US servicemen; the thousands of abandoned, neglected and abused Amerasian children of these soldiers; and other grievous human rights violations they committed against our people, our land and environment.

That should be the last of it. Rape no more. Buy prostituted women no more. War no more. VFA no more.

—JEAN C. ENRIQUEZ,
deputy director,
Coalition Against Trafficking
of Women-Asia Pacific,
Rm. 308 Sterten Place,
116 Maginhawa St., Teachers' Village, QC

There was no intention to denigrate the woman. The headline merely quoted what Subic officials said of her, in direct contrast to the statement of an American (in a photograph on the same page) that the victim was "a prostitute asking US servicemen for money."—ED.

Clean, clear skies!

AIR POLLUTION HAS SPREAD, WITH ALARMing speed, from the urban areas to the undeveloped rural areas of the country. This explains why an increasing number of people are taken ill with respiratory diseases—among them, bronchitis and pneumonia.

According to the National Statistical Coordination Board of the Philippines there were 1,281,878 cases of such diseases that were recorded in the last four years, 33,953 of which resulted in deaths (approximately 9.6 percent of the total deaths in the country). On a global scale, World Health Organization studies reveal that air pollution was the eighth most important factor responsible for 2.7 percent of the world's burden of disease, which led to 1.6 million deaths. Children under the age of 5 are highly vulnerable and are in greatest risk to such respiratory infections because of air pollution. In response to these shocking scientific findings, what is the government doing?

Expenditures for public health care have been reduced in recent years purportedly for lack of funds. However, notwithstanding this lack of funds, the government is still trying to address the problem of air pollution. The Department of Environment and Natural Resources has sought out stricter fuel and emission standards for vehicles and for the industrial sector to address the problem of air pollution. The "Root Cause Approach," an anti-pollution program directed toward motor vehicles, is one example of how the government is waging this fight. But the question remains: Would any of these regulations do any good?

We have yet to see concrete results from such programs, even as we note that their implementation has been relatively poor because of corruption and lack of cooperation. Nothing will ever get done if the people and the government don't trust each other and work together. Every person is duty-bound to care for the environment because it is the one thing that no one can ever replace. If every person concerned makes sure that his or her vehicle undergoes proper maintenance, we can greatly decrease the threat of air pollution.

Also, by following government standards and regulations, we can help lessen the cost of keeping these programs running. In a way, everything depends on us; what to do about air pollution is still very much in our hands.

—ANNE KING,
ak_king06@yahoo.com

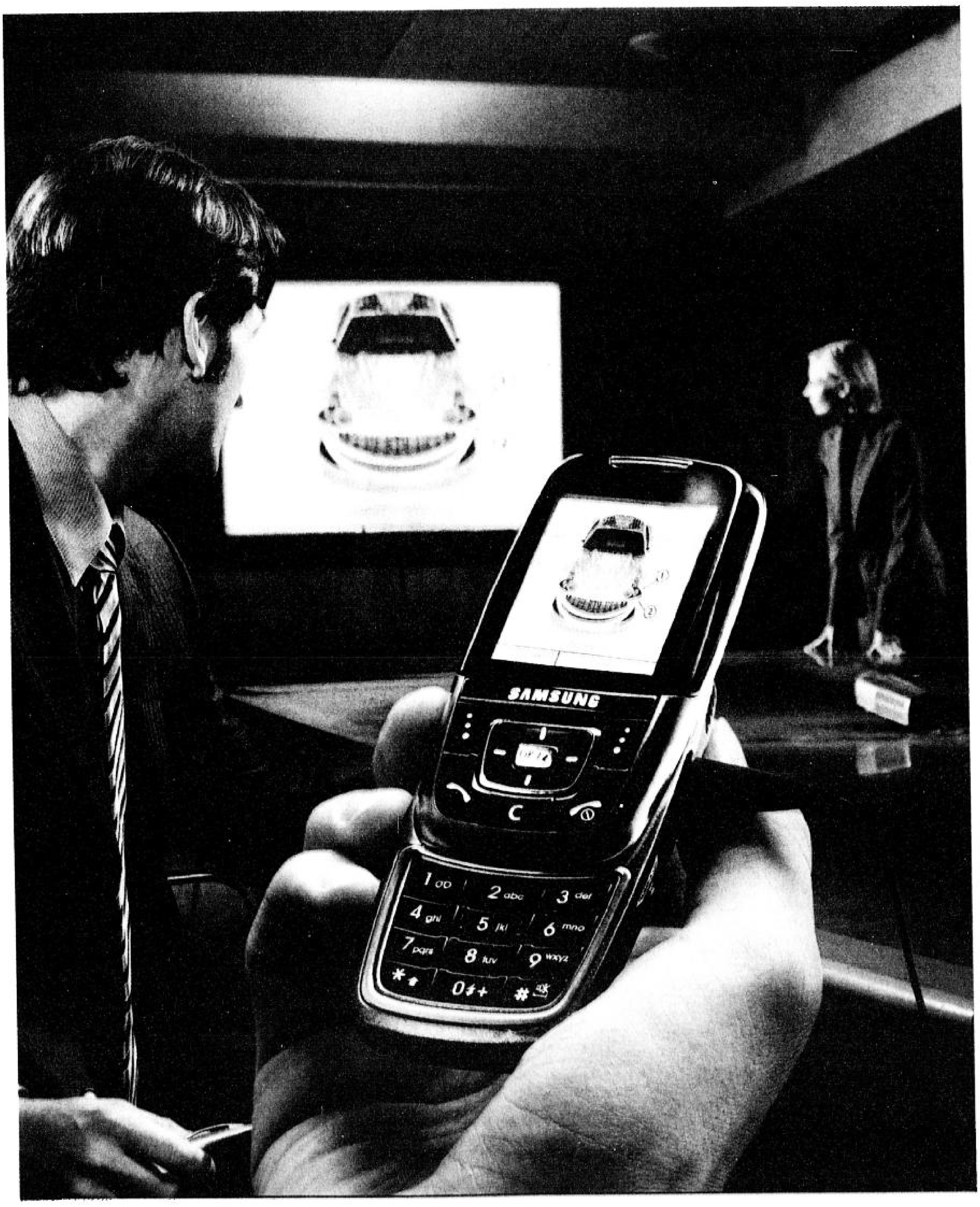
Mining spills threaten retirement paradise

WE RECENTLY VISITED BACON, SORSOGON, and were greatly impressed by its pristine sea waters. Bacon is located a few miles across Rapu Rapu Island. We are seriously thinking of retiring in Bacon, but the presence of a mining company at the island bothers us. Especially after it was discovered that there have been mine spills that, according to an INQUIRER report, have caused cyanide contamination of nearby waters.

We wonder if the investigation to be conducted by the government into these accidents will be aboveboard. Regardless of what the so-called government experts say, in a small island like Rapu Rapu, the problem will be where to throw toxic waste from mining operations. Sooner or later, toxic mine tailings are going to spill and contaminate the water supply and the surrounding sea, and devastate the fishery resources on which most of the poor fisherfolks in the area depend for their livelihood.

For our part, we are now reconsidering whether or not we should proceed with our plan to retire in Bacon. Let me take this opportunity to thank the INQUIRER for reporting the incident.

—ESTEBAN LUIS,
fluffysummit@yahoo.com



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Mining firm's claim disputed

RAPU-RAPU, ALBAY—REPRESENTATIVES OF NON-GOVERNMENT groups that conducted an investigation on the mine spills here disputed the claim of the Environment Management Bureau of the Department of Environment and Natural Resources and Lafayette Philippines Inc. that the company uses state-of-the-art mining techniques, saying that in only four months of operation, it has already spilled wastes that resulted in fish kills.

GIL FRANCIS AREVALO/PDI SOUTHERN LUZON BUREAU

A MOUNTAIN of calcium carbonate is used by Lafayette to neutralize the cyanide in its mine tailings pond.

The site of the waste spills is only 50 meters away from the creeks, rivers and sea off Barangay Binosawan, making the village vulnerable, said Dr. Emelina Regis, director of the Institute for Environmental Conservation and Research (Inecar) of the Ateneo de Naga University.

She said residents of Binosawan and barangays Pagcolbon and Malobago feared that constant raining and possible typhoons could result in more destruction, especially with Lafayette's tailings dam having been proven ineffective and continued to malfunction even with just four months of operation.

But Lafayette country manager Rod Watt said what happened was just a minor incident and their technical men have already undertaken measures to correct its negative effects and prevent the occurrence of the same incident.

He said the DENR had conducted an investigation and Lafayette would abide by its findings and recommendations.

The entire mining facilities have not yet been completed, he said. The base metal plant, the hub of the main mining activity, has not yet started operating as it was still under construction, he explained.

Romulo Deblois, a fisherman and councilor of Barangay Malobago, said they could not catch large volumes of fish now since the sea contained a huge amount of cyanide even if the mining firm used calcium carbonate to neutralize it.

Regis added that creeks and rivers were used as tailings dam.

Town councilor Eric de la Paz said two rivers in Pagcolbon were found biologically dead.

The fact-finding team was composed of representatives of the Social Action Center of Legazpi, Tanggol Kalikasan, Ugnayan ng mga Mamamayan Laban sa Pagmimina at Konbersyon Agraryo, Defend Patrimony, Rural Missionaries of the Philippines and Inecar. *Gil Francis Arevalo, PDI Southern Luzon Bureau*

ROUNDUP

Fire displaces 1,000

CEBU CITY—More than 1,000 persons lost their homes shortly before noon on Saturday when fire broke out in two densely populated and adjacent barangays here. Five persons suffered minor burns as they tried to save their belongings from the fire that ate 130 houses in sitios Silangan Uno and Santo Niño in Barangay Tinago and Sitio Silangan Dos in Barangay Tejero at about 11:29 a.m. Supt. Esmael Codilla, Cebu City fire marshal, said the blaze started from the house of Edgar Pongyan in Silangan Uno based on the accounts of witnesses. The fire immediately spread to nearby houses, which were made up of light materials. The fire was controlled after more than an hour. This was the third fire to hit the city in span of one week. The first was on Nov. 5 in Pahina Central where more than 100 houses were destroyed. On Friday, 40 houses were also destroyed in a fire that broke out in Barangay Labangon.

Jhunnex Napallacan, PDI Visayas Bureau

Scout gets award

KAMI'Y SANDIGAN NG BAYAN!

MAASIN CITY—A City Hall employee will receive a special award at the annual national council meeting of the Boy Scout of the Philippines in Manila for saving four children who almost drowned during a jamboree in Lake Mainit, Agusan del Norte last month. Rolito Royeras, 30, and a rover scout, was cited during the 4th national Rover Moot jamboree in Lake Mainit last October, said Fred Roa, Southern Leyte Boy Scout executive officer. He said Royeras pulled out a boy from the lake and resuscitated him until the boy regained consciousness. The next day, Royeras saved three 9-year-old girls who fell into the lake while walking at the lake's dike.

Jani Arnaiz, PDI Visayas Bureau

Abaca virus in Leyte

MAASIN CITY—Southern Leyte Gov. Rosette Lerias has asked the mayors of one city and nine towns to place their localities under a state of calamity, so funds will be released to help contain the bunchy top virus, which has affected 7,000 hectares of abaca plantation since it was detected four years ago. Lerias asked them to use their calamity fund to buy power sprayers, which cost about P60,000 each. Affected were Maasin and Saint Bernard, Bontoc, Libagon Hinunangan, Silago, Malitbog, Padre Burgos and San Juan towns. Lerias said P7 million given by Japan International Cooperation Agency last year had been depleted after it was used to buy pesticides and fund a research on abaca tissue culture. The virus first hit Sogod town in 2001, affecting 200 hectares. It later spread to Maasin and the nearby towns, destroying 3,700 hectares of abaca and affected 3,300 others. Southern Leyte is a top producer of abaca, contributing 20 percent to the nation's production.

Jani Arnaiz, PDI Visayas Bureau

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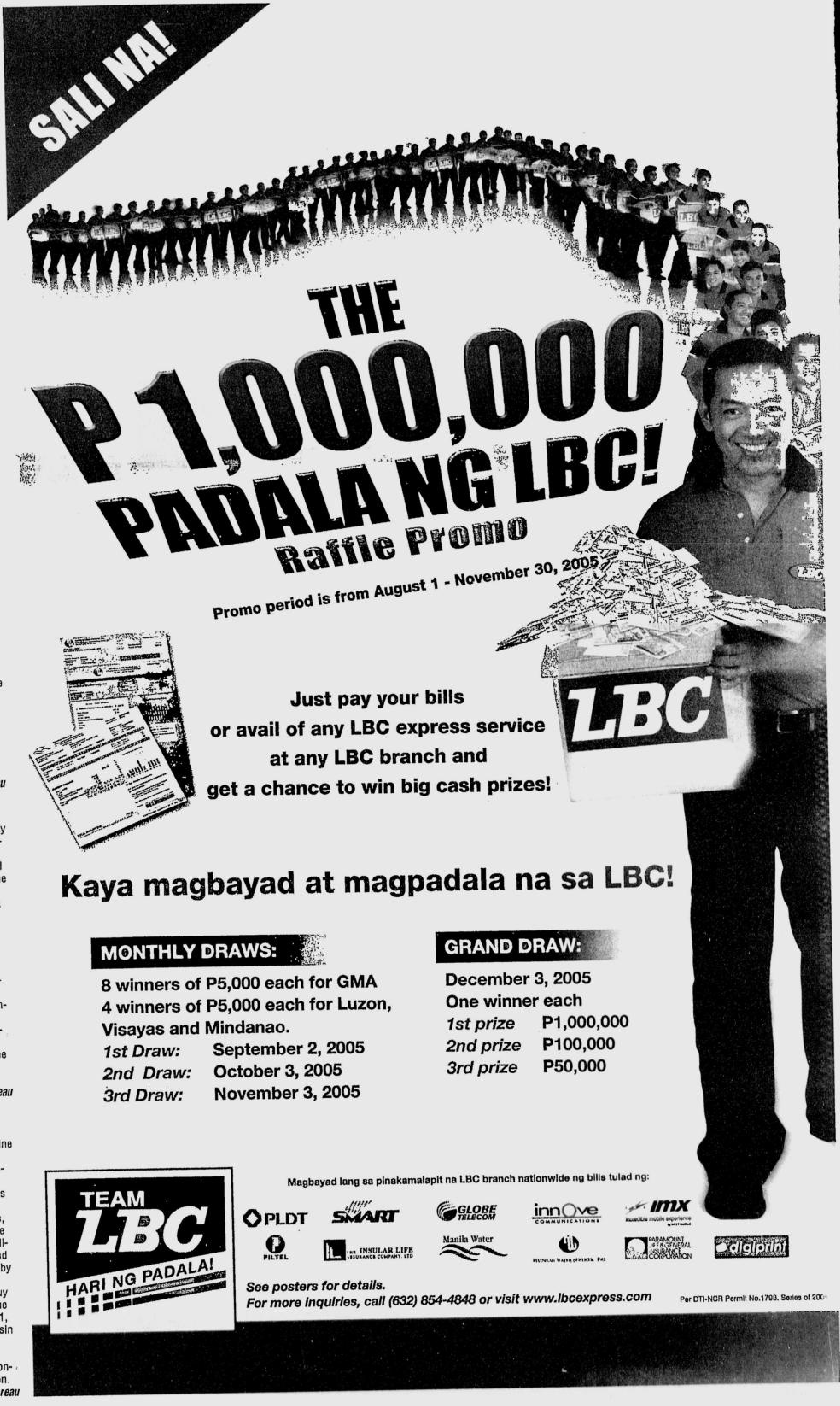

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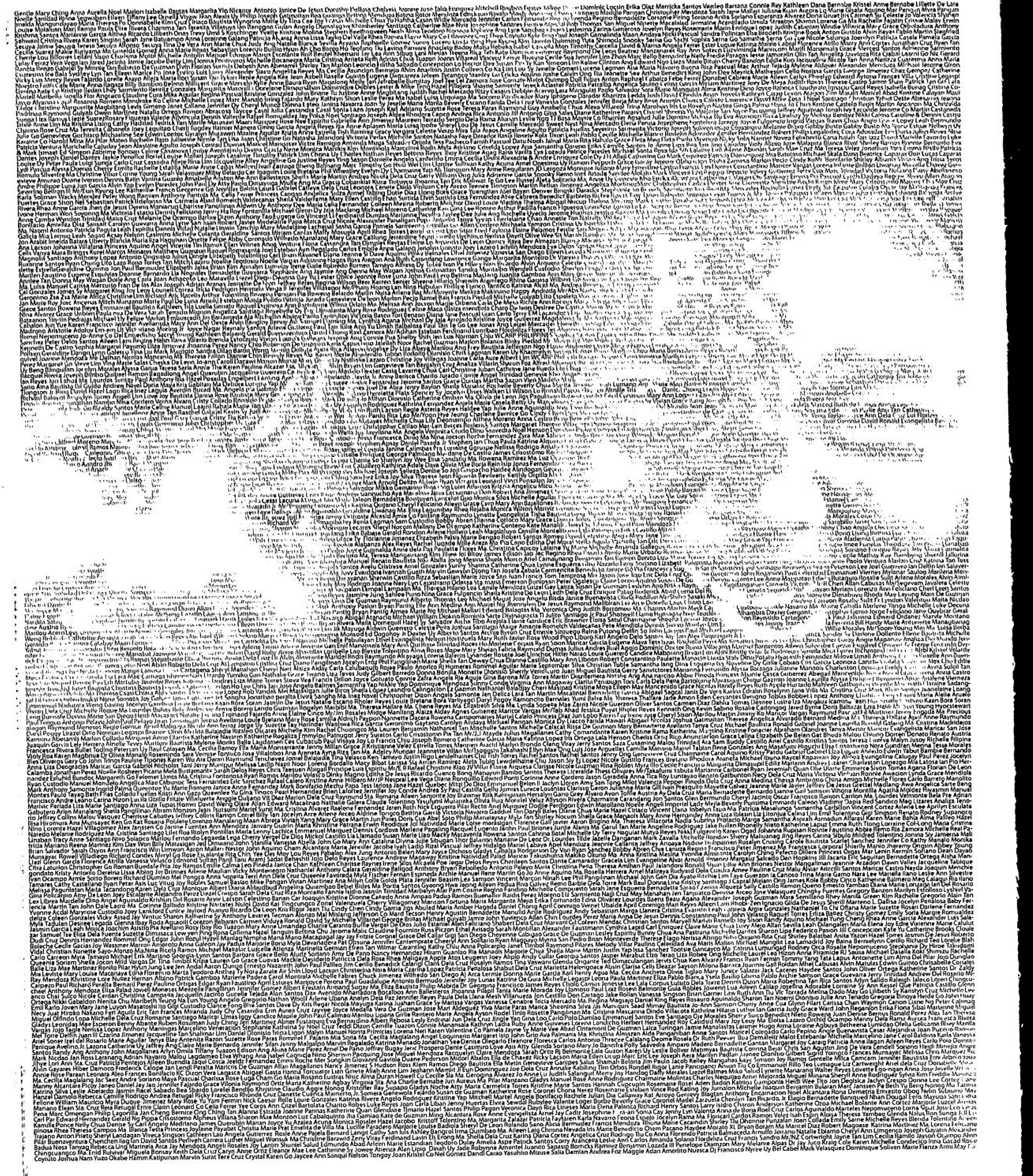

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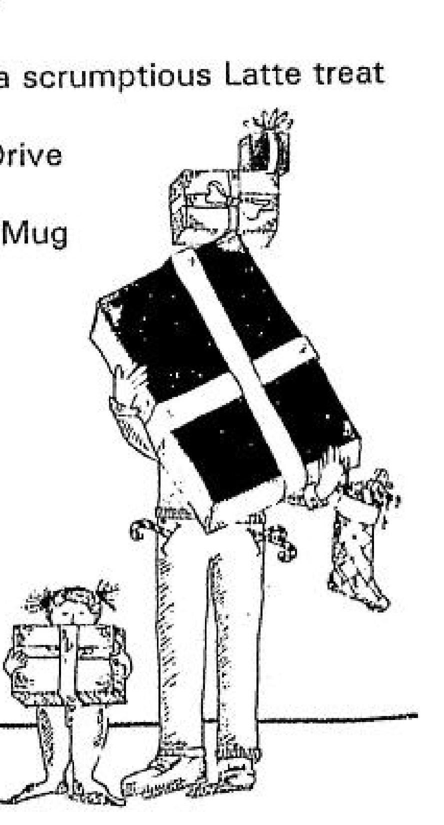

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North Tollways to impound overloaded trucks

LA TRINIDAD, BENGUET—THE Manila North Tollways Corp. (MNTC) has asked all cargo truck operators to follow the load weight at the North Luzon Expressway to avoid arrest that could delay the delivery of their products to Metro Manila.

The MNTC expects a heavy influx of trucks in the NLEx during the Christmas season and the firm has vowed to check if each of them has not exceeded the 13.5 metric ton per axle (a six-wheel truck has two axles while a 10-wheel truck, three) maximum load provided by the anti-overloading law (Republic Act 8794).

"In the past six months, we had not issued tickets for overloading violators but we gave the drivers brochures to warn them not to repeat their infractions," said Renato Ticzon, MNTC marketing director.

But the MNTC started the crackdown on Nov. 9 by confiscating the driver's license and the truck's plates, and by issuing temporary operating permits (TOP) that are valid for only 72 hours, he said.

"We call the process technical impounding," he said.

Ticzon met with members of the Benguet Vegetable Truckers Association here on Thursday and discussed the provisions of RA 8794.

Under RA 8794, operators of trucks held for violating the law will be asked to pay 25 percent of the truck's registration fee to the Land Transportation Office.

Ticzon said almost 85 percent of cargo trucks entering the NLEx are overloaded, causing undue premature damage to the 85-km modern highway that should only undergo a major repair once every five years.

He said drivers' licenses would also be inspected to check if the drivers were authorized to handle heavy vehicles. He said accidents sometimes happen on the road due to ill-trained drivers who are not licensed to drive cargo trucks.

He said the MNTC is willing to send here its experts to train vegetable truck drivers.

"We can also bring a portable weighing machine here so you could check the load weights of your cargoes before they are shipped to Metro Manila," Ticzon told Benito Hipolito, BVTA president.

NLEx has placed weighing scales in Balintawak, Quezon City, Bocaue, Bulacan, and Pampanga to check overloaded trucks.

He said an average of 1,100 vehicles of all kinds pass through the NLEx for every kilometer of each lane per hour. *Delmar Cariño, PDI Northern Luzon Bureau*

Lapid adviser found dead

CITY OF SAN FERNANDO—AN adviser of Sen. Manuel "Lito" Lapid was found dead, apparently a victim of suicide, at the Bren Guiao Convention Center on Sunday, police said.

The body of Eufrocino "Boy" Figueroa, also the convention center's administrator, was found inside the multi-purpose hall of the facility, according to SPO1 Hernando Aycocho, the police investigator on site.

Figueroa, 50, was identified by the center's security guard, Ricky Guiao, who reported the incident to the police at 10:20 a.m. The guard reported hearing a gunshot in the area.

A 22 cal. gun was found beside Figueroa's body. He apparently shot himself on the left temple, Aycocho said.

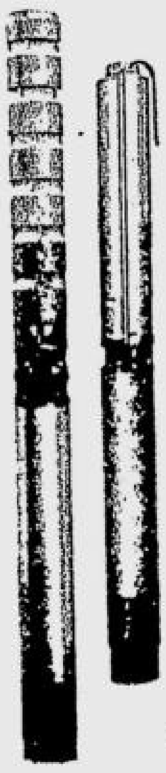
Guiao said Figueroa arrived at about 10 a.m. and told him he was waiting for a guest. There was no event at the convention center on Sunday.

Figueroa, a native of Santo Tomas town, joined Lapid in 2001 as adviser for business development after he retired from San Miguel Corp.

He was described as the most quiet and formal among Lapid's advisers. His relatives declined to give statements to the INQUIRER.

Lapid was still unaware of the incident when the INQUIRER called for reactions on Sunday.

Figueroa was the second of Lapid's advisers who died this year, after lawyer Benalfre Galang who died of kidney complications in October. *Tonette Orejas, PDI Central Luzon Desk*



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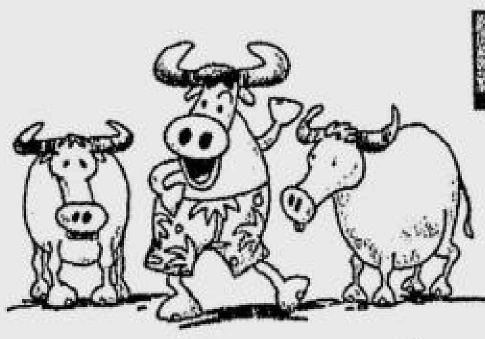

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New approaches to baldness

From page A1

Quite a bit, it turns out.

A British company, for example, says five guys are walking around with lots more hair than they had before, thanks to an early test of what's been called hair cloning. An American outfit hopes to start testing a similar approach next year.

Other scientists are tracking down genes that make some men susceptible to hair loss, and struggling to understand the mysterious biology behind it. For example, how can men lose hair on the top of their heads while their beards and even eyelashes keep going strong?

Black men are far less susceptible, but about a third of 30-year-old white men have signs of what doctors call male-pattern baldness. By the time they're 50, about half of them do. The condition creeps across the head like three tiny armies bent on deforestation—one starting at the back, and two making inroads from the front.

Sure, some men say bald is beautiful. And others can smear on minoxidil (Rogaine) or take Propecia pills, or get hair transplants.

> It creeps across the head like three tiny armies bent on deforestation—one starting at the back, and two making inroads from the front

In fact, right now is "the best time in history to be going bald, because there's an awful lot of things that can be done," says Dr. Ken Washenik of the Aderans Research Institute in Philadelphia, which is investigating the "hair cloning" approach.

But the drugs don't help everybody, and not everyone is interested in a transplant. So there's room for new approaches.

Baldness patterns

To understand the search for new treatments, it helps to know a little about hair and male pattern baldness. (Women can also get hormone-induced baldness like this, but it's not clear if it's really the same condition).

Everybody starts out with a lifetime supply of about 100,000 follicles on the scalp, each primed to produce a single hair shaft. Normally, any given follicle pumps out that shaft for two years to six years, then takes a break for a few weeks. Then it sheds that hair, and starts the cycle over again.

Each day, we lose about 100 hairs this way. No big deal; about an equal number of follicles enter the growth phase on the same day, and at any one time about 90 percent to 95 percent of the follicles are busy growing new hair.

But in some men, in selected places on the scalp, this orderly process goes awry.

The hair-growing phase gets progressively shorter and the resting phase gets longer. So the resulting hairs get shorter and shorter with each trip through the cycle. Eventually, they don't even poke out through the scalp.

What's more, affected follicles take longer to start growing hair again after they've shed the last one. And they shrink, so the hair they produce is finer. On your head, it's like replacing mighty trees with saplings. And the total number of remaining hairs slips by about 5 percent a year.

What causes this? The full picture isn't known, but it clearly involves a combination of genetic susceptibility and hormones, including testosterone.

Biochemical actors

Researchers are eager to identify the biochemical actors within follicles that could be manipulated to fight baldness. As for genetics, some studies have implicated a particular gene that may be necessary to get the condition but not sufficient to produce baldness on its own, says Stephen Harrap of the University of Melbourne in Australia.

In all, it might take inheriting certain versions of about five genes to get the condition, like getting a bad poker hand, suggests Rodney Sinclair of the university.

In England, meanwhile, a company called Intercytex has just begun human studies of an approach sometimes called hair cloning. It focuses on a particular kind of cell, found at the base of the follicle, that can team up with skin cells to produce new follicles.

Here's the idea: Extract some cells from the areas of a man's head that resist balding, put them in a lab dish and expand their numbers by thousands of times. Then inject these new cells back into the scalp, where they'll work with skin cells to form new follicles. So, unlike transplants, the guy actually ends up with more hairs than he started with.

The company has recently tested this on seven men with thinning hair due to male pattern baldness, and five of them gained hair, says Intercytex chief scientific officer Paul Kemp. This was just an initial study to look for side effects like inflammation, Kemp says, and no such problems appeared.

Not that this restored a full head of hair. The treated areas were just the size of a quarter, and covered places that already had hair, rather than bald spots.

"We didn't want to create these weird and wonderful patterns on their head," Kemp said. "It's such a small area in the hairy area anyway, I would be surprised if they really knew any difference."

Eventually, if further studies go well, the technique could allow hair transplant surgeons to cover more of a bald head, Kemp said. The next round of human research is expected to start next summer.

Periodic shots

Someday, men might avoid transplants altogether, just getting periodic shots of their own cells to counterbalance their hair loss. "You would be going thin, and you'd be maintained," Kemp said.

"Sometime in the future, I think baldness will be a choice rather than something you have to suffer," said Kemp. "Any bald people will have chosen to be bald."

Within five years, Kemp says, his company may have a commercial product.

Washenik, of the Philadelphia-based Aderans institute, says his group's efforts in hair cloning have shown promise so far in mice. He hopes studies in people can begin next year.

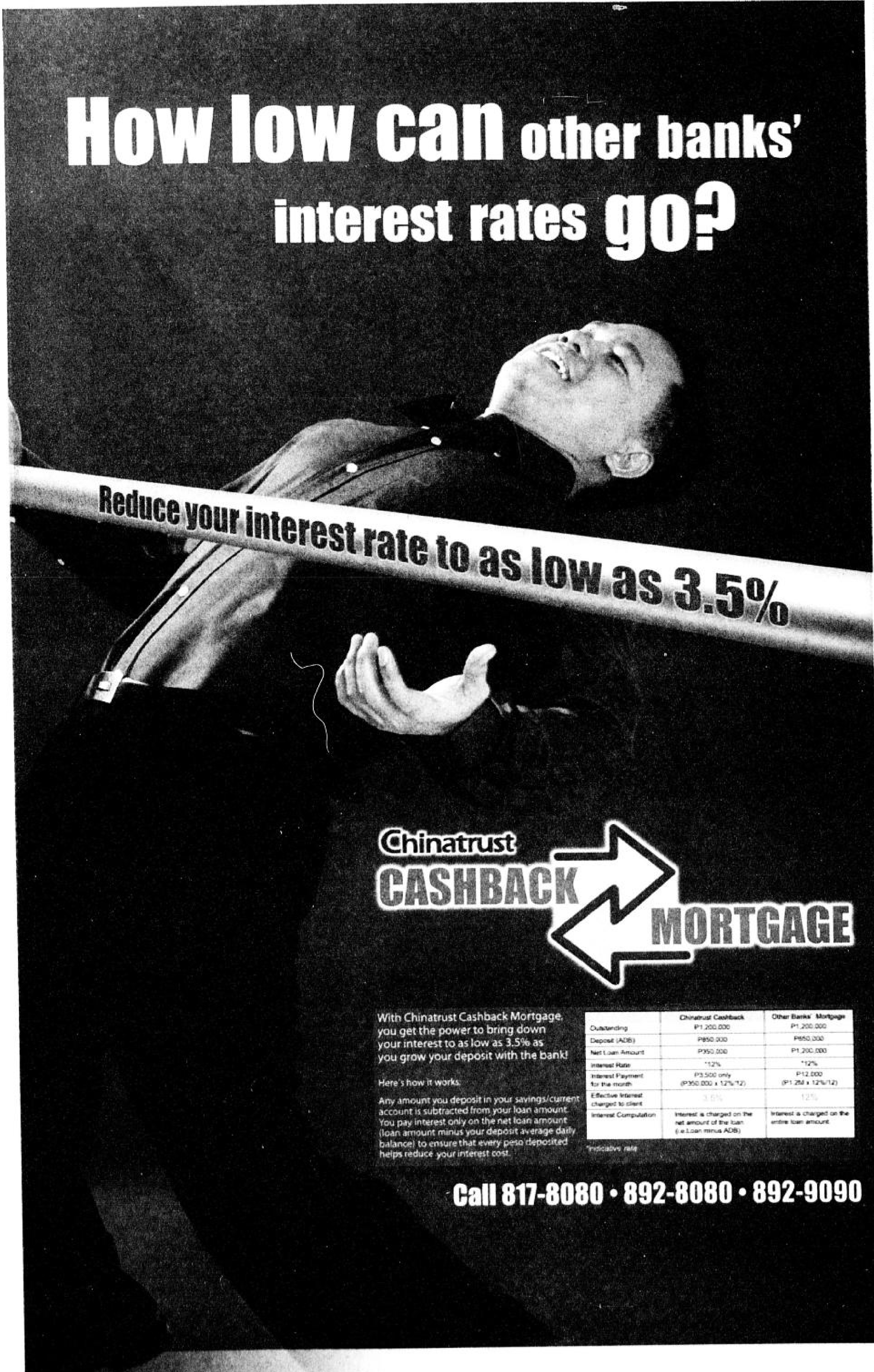
He says follicles that grow from the transplanted cells should resist balding, because they come from a part of the head that balding doesn't touch. Ordinary hair transplants show that follicles from these resistant regions stay resistant even when planted in bald regions, he says.

But even if the transplanted cells do eventually succumb, "you've got years of hair on your scalp that's of benefit to you," says Washenik, who also works for a hair transplantation business called Bosley.

Ultimately, he says, scientists would love to accomplish the same goal with a cream that can be smeared on the scalp and deliver just the right chemical signals to stimulate new follicles to grow.

In any case, he says, it's not just about hair.

Hair follicles, after all, are organs. So what's learned from follicle research may help other scientists who are working to regenerate bigger organs like the liver and kidneys, Washenik said. *AP*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Another Bayan leader killed

By Luige A. del Puerto

YET ANOTHER MILITANT LEADER has been felled by a bullet.

Bagong Alyansang Makabayan (Bayan) provincial leader Ben Bajado was shot dead at 5 p.m. yesterday in Maydolong, Eastern Samar, the latest of a growing number of activists killed this year, Bayan Muna secretary general Renato Reyes said.

Bajado was chair of Bayan-Eastern Samar and a council member of Bayan-Eastern Visayas. The circumstances of his killing were not immediately known.

His death followed a series of killings of activist leaders in Central Luzon, described by militants as the country's new "killing field" of political dissidents.

Previous victims included a priest and a city councilor sympathetic to the plight of the workers at Hacienda Luisita, the sugar estate owned by the family of former President Corazon Aquino.

Among the latest victims was Luisita union leader Ricardo Ramos, who was shot dead in his home last month.

Reyes lashed out at what he described as a "national policy to target leaders of the progressive movement."

"This goes beyond (Maj. Gen. Jovito) Palparan," he said, referring to the controversial Army officer linked by leftists to human rights abuses. "The political killings are, at the minimum, tolerated by the national leadership."

Reyes added: "The main implementors of this policy are the Armed Forces, the paramilitary units, the death squads and other agents of the regime. We challenge Mrs. Arroyo to categorically condemn the wave of killings."

Bishop says VAT gains 'may just be artificial'

By Christian V. Esguerra

WHILE PRESIDENT MACAPAGAL-ARROYO is upbeat over the early gains of her controversial tax measure, Archbishop Angel Lagdameo sees them only as "artificial."

The incoming president of the Catholic Bishops Conference of the Philippines yesterday urged the public to engage in "critical reflection" and closely monitor the expanded value-added tax (VAT) to determine if its results were helping the economy.

"They may just be artificial," he said in an interview over the Church-run Radio Veritas.

Ms Arroyo has been drum-beating the way the VAT reforms have supposedly boosted the economy, noting the steady appreciation of the peso against the dollar since the VAT took effect on Nov. 1.

Yesterday, Ms Arroyo renewed calls to all sides of the political spectrum to unite in what she said could be "the last chance at shared peace and prosperity," to drop "the bickering and distractions and heave as one to life the Philippines."

"Now is the right time for every Filipino, regardless of political ideology or persuasion, to seal the vision of a First World Philippines in 20 years," Ms Arroyo said in a statement.

But Lagdameo said the true measure of an improving economy was its impact on the poor.

Because VAT was tough on the poor, the Arroyo administration should spend its revenues with "transparency and accountability," the bishop said. "I hope it won't be again a source of graft and corruption." *With a report from Christine O. Avendaño*

New CBCP ...

From page A1

over the CBCP and met with the other prelates.

"He said he still cannot openly express himself," De Leon said.

But more important than ferreting out the truth about the alleged Arroyo cheating are genuine reforms in governance, economic policies, peace and order, and basic services, he quoted Lagdameo as telling him.

"Without these genuine reforms, we'll just have the same problems even if we replace the President," said De Leon, who is also the vice chair of the Association of Major Religious Superiors of the Philippines.

Lagdameo noted that the public, especially the poor, was tired of replacing administrations without seeing genuine reforms since the time of the late dictator Ferdinand Marcos.

"They don't care if there's a government or not anymore," De Leon quoted the bishop as saying. "That's why the Church and the government must be responsive to the needs of the poor."

Bishops 'play safe'

De Leon said the archbishop also expressed his "sentiments" over persistent comparisons between the CBCP now and during the time of the late Manila Archbishop Jaime Cardinal Sin.

The CBCP has been criticized by some quarters for its ostensibly disengaged, "play-safe" attitude toward the political crisis. They say this would not be so if Sin were alive today.

Sin died at the age of 76 shortly after the "Hello Garci" tapes surfaced. In his heyday, Sin often expressed his views, through media interviews and pastoral statements, without consulting his fellow bishops.

"The situation is different now," Lagdameo explained to De Leon. "Even if the cardinal were alive today, it doesn't necessarily mean that he would speak out in the same manner that he spoke out during Edsa I and II."

Under his leadership, Lagdameo plans to focus on the Visayas and Mindanao since "everything today seems to be focused only on Manila," De Leon said.

The attitude reflected widespread sentiments that the rest of the country seemed to be left out of discussions on important national issues, particularly the Arroyo scandal.

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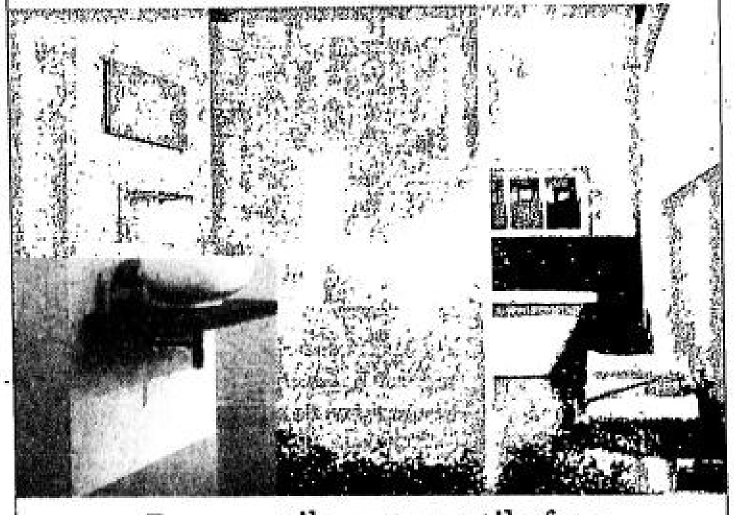

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Bloody Jolo battle rages

From page A1

jailed Moro National Liberation Front (MNLF) leader Nur Misuari were involved in the clashes.

No room for terrorists

Brig. Gen. Alexander Aleo, Army Task Force Comet commander, said the enemy force consisted of from 60 to 100 ASG members. He did not mention any pro-Misuari group.

"The offensive is ongoing," Aleo was quoted by The Associated Press as saying. "There is no room for terrorists on Jolo Island. We will get them sooner or later because many Muslim residents are helping and providing us information about the terrorists."

The military said it had no body count of the gunmen killed and that its figure of 20 was based on intelligence reports, including information from villagers and intercepted communications among the guerrillas.

Reached by phone, Southern Command chief Lt. Gen. Edilberto Adan described the fighting as a "major encounter."

"I wouldn't say that this is the biggest, but this is definitely a major encounter," he said. "We also had a big encounter last February."

Adan placed the number of soldiers killed at four and the wounded at 17.

In Camp Aguinaldo, Armed Forces spokesperson Col. Tristan Kison said about 80 ASG members were involved.

Kison also gave a much lower figure on the number of soldiers involved in the fighting, putting them only at "at least 200."

Ambush triggers clashes

The current fighting is the biggest to occur in Jolo since close to 40 soldiers and dozens of guerrillas were killed in a series of gun battles in Panamao in February.

The February violence was sparked by the alleged killing by soldiers of a Muslim family of four.

The latest upsurge in fighting coincided with appeals from two lawmakers for the administration to provide urgent medical care to the ailing Misuari. *(See related story on Page A2).*

Fighting between soldiers and the guerrillas began in a village outside Indanan town late Friday after the gunmen ambushed a Marine patrol.

Clashes continued in the hinterland village of Buansa and the remote village of Candilamon after the Marines caught up with an undetermined number of gunmen.

No body count

Sabban said those killed in the clashes were not followers of Misuari but Abu Sayyaf members.

Maj. Joseph Alegado, Task Force Comet spokesperson, said local informants reported that an undetermined number of bandits had been wounded in the fighting.

"We don't have a body count, we just rely on intelligence reports," Alegado said. He denied reports that civilians were among those killed.

Aleo also denied that civilians had been caught in the crossfire.

Conflicting figures

Maj. Gamal Hayudini, Southcom public information officer, said the command could not immediately release details of the fighting owing to conflicting casualty figures.

Hayudini said that based on the actual count, four soldiers had been killed while 20 others from the Marine Battalion Landing Team 9 (MBLT9) and 35th Infantry Battalion had been wounded and brought to Camp Navarro Hospital.

Those wounded suffered from shrapnel wounds caused by mortars and rocket grenades, Hayudini said.

He said the military operation was aimed at getting one-armed Abu Sayyaf leader Radulan Sahiron, alias Kumander Putol, who was erroneously reported last week as having been captured in Zamboanga Sibugay.

The military said Sahiron had been reported hiding in a camp of some Misuari followers in Barangay Buansa in Indanan.

Jolo is a heavily forested, mountainous island used as a base by the Abu Sayyaf, which has been blamed by the government for deadly bombings and kidnappings.

The military and police say the Abu Sayyaf is also allied with the Southeast Asian terror group Jemaah Islamiyah, which has been blamed for the Bali bombings of 2002 and last October. *With reports from Luige A. del Puerto, AP, Reuters*

A phony war . . .

From page A1

dent to lash out at the press and to be onion-skinned. They include Presidents from Manuel Quezon to the democratic Ramon Magsaysay down to Diosdado Macapagal, Ferdinand Marcos, Corazon Aquino, Fidel V. Ramos and Joseph Estrada.

None, without exception, including the more popular ones, welcomed unfavorable news and did not resent bad news.

Coercive powers

What should worry us is if there are signs that resentful presidents, who think they have been unfairly treated and vilified by a free press, go beyond the public platform to criticize our perceived unfairness in writing and use their coercive powers to prevent us from writing news as we see it, not as they see it, and the way it should be written.

The language of Ms Arroyo when she assails the press as agents of destabilization or a "drag to democracy" is no different from that of Marcos when he denounced the independent press for being an obstacle to national development or giving aid and comfort to the subversion of the Left and "lawless elements."

If taxman cometh

What should concern us is if these denunciations are accompanied by income tax investigations by the Bureau of Internal Revenue, financial squeeze on the media's advertising revenue, or putting media men on the list of those to be arrested upon declaration of a national emergency.

Estrada threatened the financial lifeline of the press when he got advertisers to boycott newspapers which offended him. Marcos, upon declaration of martial law, shut down critical newspapers and arrested newspapermen who had offended him.

Public right to know

We don't have to wait for these things to happen and we don't have to be too complacent. But no one has stopped any journalist from writing what he or she wants to write. Complaints from the President should not deter them from writing news about which the public has a right to know. Neither should they cover up bad news.

Credibility is media's business

The President has warned that "a press that loses credibility as the watchdog of government and society becomes a drag to democracy rather than a force of freedom."

The credibility of the press is its business—not the government's concern. Our credibility is determined by whether newspaper readers have confidence in our accuracy and balance in describing and reporting political reality. Our credibility is not determined by government's approval ratings or the popularity ratings of opinion polls.

Market decides

When newspapers lose credibility, public retribution comes swiftly. Once readers lose confidence in what we write, they don't buy our papers or they send them to the scrap heap destined to wrap fish.

The government can't tell readers what papers to read and not to read. That's why it's useless for government take issue with the press on what newspapers emphasize or ignore. Some papers are more widely circulated than others. It's the market that decides.

There's, however, a point in complaining about imbalance in news coverage from the point of view of fairness and adequate information on public issues. For its own sake, it is worth for the press to consider that in a deeply divided society during this current crisis, the administration has as much public constituency as its enemies have.

Negative news

The government's constituency easily notices the positive news that the press ignores. If this imbalance occurs blatantly, press credibility suffers, and so does circulation.

The public quickly perceives that fault-finding or spin-making is being pursued too far at the expense of accuracy and correct proportion and perspectives of news.

For example, a recent Social Weather Stations survey shows that 41 percent of Filipinos nationwide thought that news on television, radio and in newspapers was "purely negative."

No monopoly of virtue

The President has said "the public wants winners. The economy is the only winner here today amidst these losers [referring to the people's tribunal] who carry no public mandate."

On the issue of winners or losers, it is well to bear in mind that in the midst of implacable political conflict, no side has a monopoly of public virtue.

As H.L. Mencken has said: "Under democracy, one party always devotes its chief energies to prove that the other party is unfit to rule—and both commonly succeed, and both are right."

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Car shop owner's ordeal finally over

By Edson C. Tandoc Jr.
and Luige A. del Puerto

THEY CAN NOW HEAVE A SIGH of relief and go on with their lives.

The owner of a car repair shop suspected of hiding stolen cars finally allowed police operatives to enter the premises on Saturday, even without a search warrant, and to inspect the cars in its garage, ending a three-day standoff.

"Things are okay now," said car repair shop owner Julius Fortea yesterday after operatives of the Traffic Management Group terminated their almost three-day stakeout in front of their house in Mandaluyong City.

"We gave them photocopies of all the documents for them to examine. We are not hiding anything," Fortea said.

Following a tip, TMG operatives had gone to the car repair shop to conduct a search for stolen cars but the shop's owner prevented their entry after they failed to show a search warrant.

Failing to gain entry, the operatives kept an eye on the house starting at dawn on Thursday. But after three days of staking out, they still failed to secure a search warrant.

To end the standoff, Fortea and his family decided to open their house on Kanlaon Street in Barangay Highway Hills on Saturday morning to prove that the cars in his garage had all the necessary papers.

The family allowed the TMG operatives to enter, even without a search warrant, after members of the media and Commission on Elections Chair Benjamin Abalos arrived about 8:20 a.m.

Inside the garage were three vehicles undergoing restoration, including a Ford Expedition owned by a son of Sen. Bong Revilla. There were also about five old cars inside, which Fortea said were part of his collections.

Despite the ordeal, Fortea said they would no longer file any complaint against the TMG operatives. The TMG operation had restricted the Fortea family to the house for almost three days and even delayed the scheduled transfer of a daughter to the hospital.

Fortea was at the Philippine Heart Center yesterday to visit his 3-year-old daughter who will undergo heart surgery next week.

"We just wanted to clear our names," Fortea added, still at a loss why he was suspected of hiding stolen cars.

But the TMG operation exposed one thing though: Fortea's car repair shop has no business permit.

"This began as a hobby, until friends started asking me to work on their vehicles. We did not know the shop will grow," Fortea explained.

TMG operatives conducted the stakeout at Fortea's car shop as a follow-up operation to Monday's incident inside the busy Ortigas Center in Pasig City where three alleged carjackers were killed in an alleged shootout.

But a TV footage of the incident by the UHF channel UNTV has led to suspicion that the incident was not a shootout but a rubout after it was shown that the police were still shooting at the alleged carjackers although they were already immobilized.

To disprove the allegation, the police have formed a fact-finding team led by Sr. Supt. Luisito Maralit to investigate the incident.

The investigation which started on Wednesday focused on the UNTV video of the shooting as well as interviews with officers involved in the alleged shootout, the body's spokesperson said.

But Chief Insp. Joseph Orbos refused to elaborate on the findings. "It's now up to the chief of PNP to accept or reject it," he said.

Philippine National Police Director General Arturo Lomibao is expected to make public the findings today.

The inquiry was aimed at fleshing out whether procedural lapses were committed by the officers.

METROBRIEFS

Cousins nabbed in rape

AGENTS of the National Bureau of Investigation (NBI) have arrested a nephew of a local politician and his cousin for allegedly raping three teenage girls in Cavite City in late October. The 17-year-old suspect and his cousin Adrian Molina, of No. 407 Gujo St., Seaview Subd., Noveleta, Cavite, are now detained at the NBI. Another suspect, Leon Banez of Tanza, Cavite, remains at large. Investigation showed that the suspects invited the young victims to a drinking spree at a bar in Cavite City last Oct. 29 and later took them to a house. Taking advantage of the victims' drunkenness, the suspects took turns in raping the girls. The suspects were arrested last Nov. 8 after the victims' parents filed a complaint at the NBI. *Margaux C. Ortiz*

Wall collapses on foreman

A FOREMAN of a road expansion project in Quezon City was killed yesterday when the six-foot wall of a house collapsed, crushing him. Lito Bueno, 41, a foreman of ITP Construction was inspecting the construction site along Lopez-Jaena St. in Barangay Dona Aurora at 8:15 a.m. when the freak accident happened, police said. PO3 Gervie Guban of the Galas Police Station said Bueno was pinned between the collapsed wall and a truck in front of 68 Lopez Jaena near corner E. Rodriguez. A rescue team managed to extricate Bueno's body after four hours by breaking the wall into parts, Guban said. Guban said the wall might have been weakened by the diggings beside it. *DJ Yap*

Stray bullet hits girl, mom

A SIX-YEAR old girl and her 27-year-old mother were hit by a stray bullet fired by two robbers at their intended holdup victim in Marikina City the other night. Jairah Villaruz, 6, sustained a gunshot wound in her right chest while her mother Marilyn, 27, was hit in the right arm, her father Raul, 33, told the INQUIRER. Raul said his wife and daughter had just come from their shanty on Old Balara, Quezon City and were walking along Moscow Street in the Loyola Grand Villas Subdivision near Marikina City about 7 p.m. Saturday to fetch him in a barber shop where he worked. Nearby two men, armed with handguns, was robbing a man on a dimly lit corner. But the holdup victim resisted and ran. The robbers opened fire, hitting also the girl and the mother. They were rushed to the Amang Rodriguez Medical Center. One of the suspects was identified as a certain Andong Eugenio, a resident of Old Balara. *Edson C. Tandoc Jr.*

Rally vs illegal drugs

ELEMENTARY and high school students from Makati's public and private schools will hold a rally and a noise barrage in their respective campuses tomorrow against illegal drugs as part of the city's weeklong observance of the Drug Abuse Prevention and Control Week. "Through these activities, we hope to increase awareness on the evils of drugs among our residents, especially the youth, and generate the involvement of everyone in the campaign against illegal drugs," said Vice Mayor Ernesto Mercado. *Tarra V. Quismundo*

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Death	At least 36 months prior to the semester of death	Minimum monthly pension: P1,000 - if with less than 10 CYS; P1,200 - if with at least 10 CYS; P2,400 - if with at least 20 CYS; with 13th month pension; Lump sum, if less than 36 monthly contributions
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DURALITE SANDALS
Sa tibay, hindi basta-basta bumibigay.

Castillo bails out Giants

Slippery Purefoods guard hits game-clincher over Red Bull

By June Navarro

THE BIGGEST THREAT IN A MAKE-OR-BREAK play is the man making the inbounds pass.

A lapse in the Red Bull defense last night allowed Noy Castillo to hit the winning jumper off an elementary give-and-go play as Purefoods eked out a 97-95 victory over the Barako in the San Mig Coffee-PBA Fiesta Conference at the Araneta Coliseum.

With the game tied with only four seconds left, Castillo inbounded to Marquin Chandler and quickly got the ball back when Topex Robinson and Quemont Greer double-teamed the Purefoods import from way out.

"I was comfortable taking that shot," said Castillo, of the wide-open game-winner he buried from 15 feet. "I've been in that situation many times before."

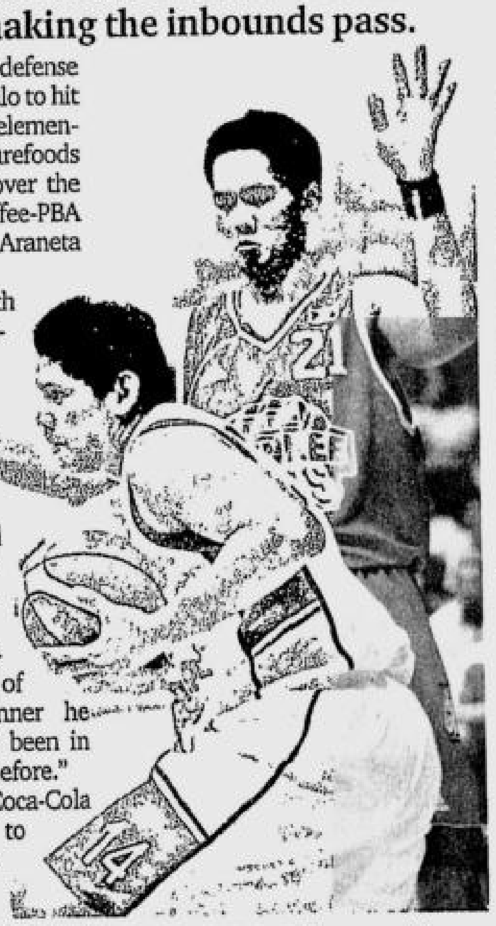
In the second game, Coca-Cola routed Alaska, 86-63, to notch its third win in nine game.

The Tigers also handed the Aces their fourth loss against five wins.

Castillo also scored game-clinching baskets against Coca-Cola and FedEx last conference and hit another that forged overtime against Alaska which eventually led to a victory over the Aces last month.

"He's been hitting those shots for us for a long time," said Purefoods coach Ryan Gregorio of Castillo.

Purefoods escaped with its third straight win and eighth in 10 games after Lordy Tugade's triple at the buzzer just fell short.



RED Bull's Rico Villanueva drives off Purefoods' Kerby Raymundo in last night's game. AUGUST DELA CRUZ

GAMES WEDNESDAY (*Araneta Coliseum*)
4:40 p.m.—Air21 vs Alaska
7:40 p.m.— Barangay Ginebra vs Purefoods

The scores:

First Game

PUREFOODS 97—Yap 23, Chandler 22, Raymundo 15, Pingris 11, Salvador 8, Yap 8, Castillo 6, Billones 2, Yee 2, Artadi 0.

RED BULL 95—Greer 34, Fonacier 14, Pennisi 10, Bagulo 9, Tugade 9, Valenzuela 8, Bugia 4, Villanueva 3, Robinson 2, Cruz 2.

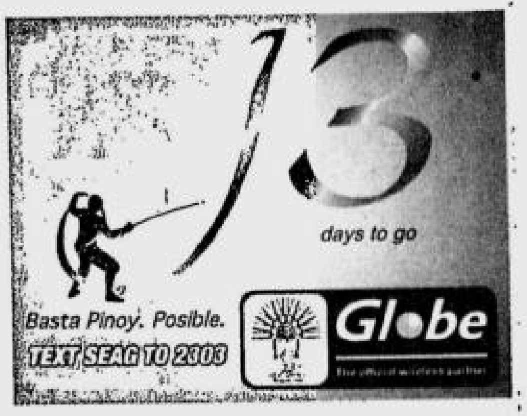
Quarters: 26-21, 50-48, 64-67, 97-95.

Second Game

COCA-COLA 86—Thomas 27, Arigo 14, Peek 12, Antonio 12, Mamaril 6, Reavis 6, Abarrientos 4, Singson 3, Wainwright 2, Juinio 0, Morano 0, Francisco 0.

ALASKA 63—McClary 17, Cortez 12, Dela Cruz 9, Allado 8, Thoss 5, Hugnatan 4, Carlaso 4, Alvarez 2, Cablay 2, Wilson 0.

Quarters: 22-17, 46-33, 68-53, 86-63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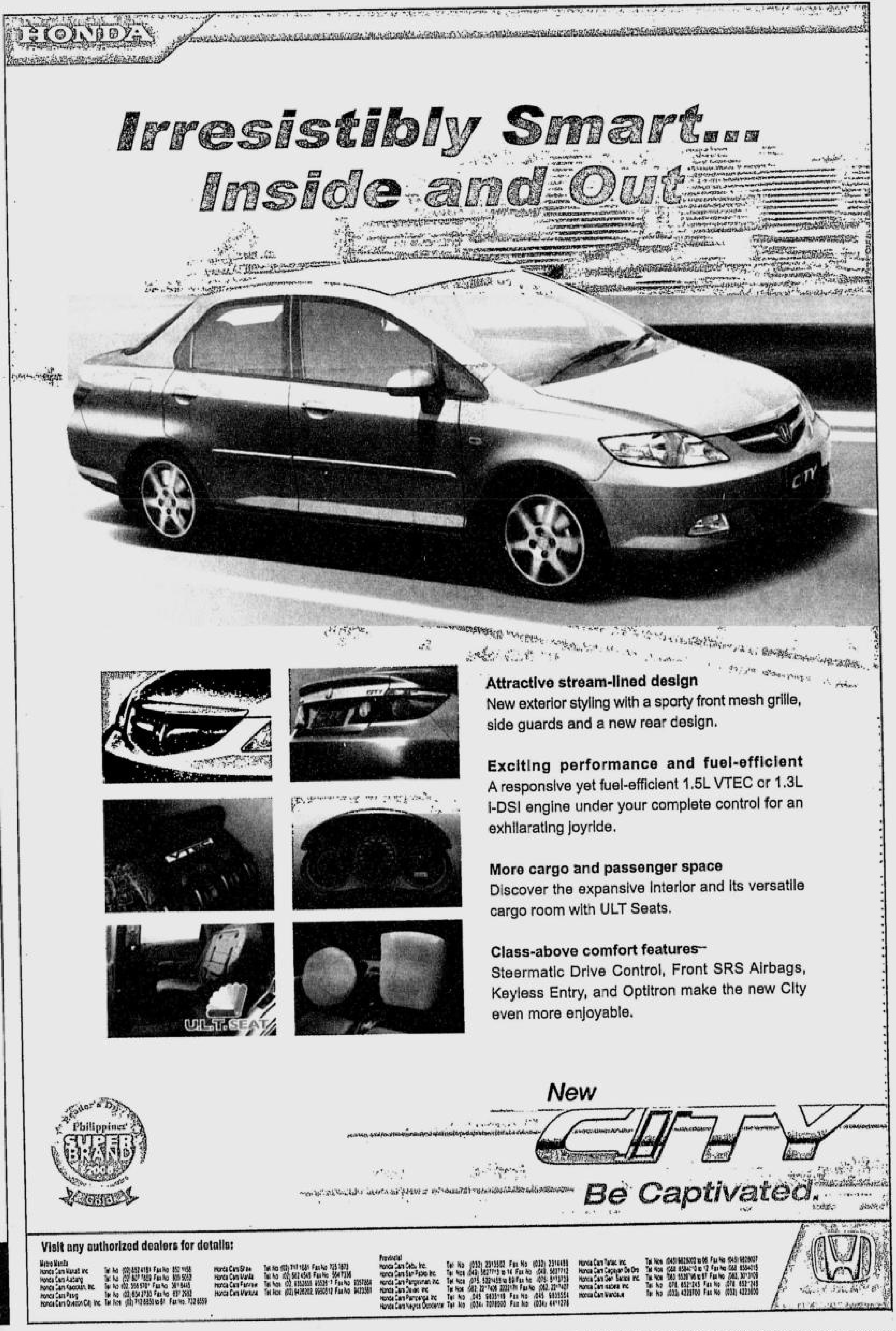
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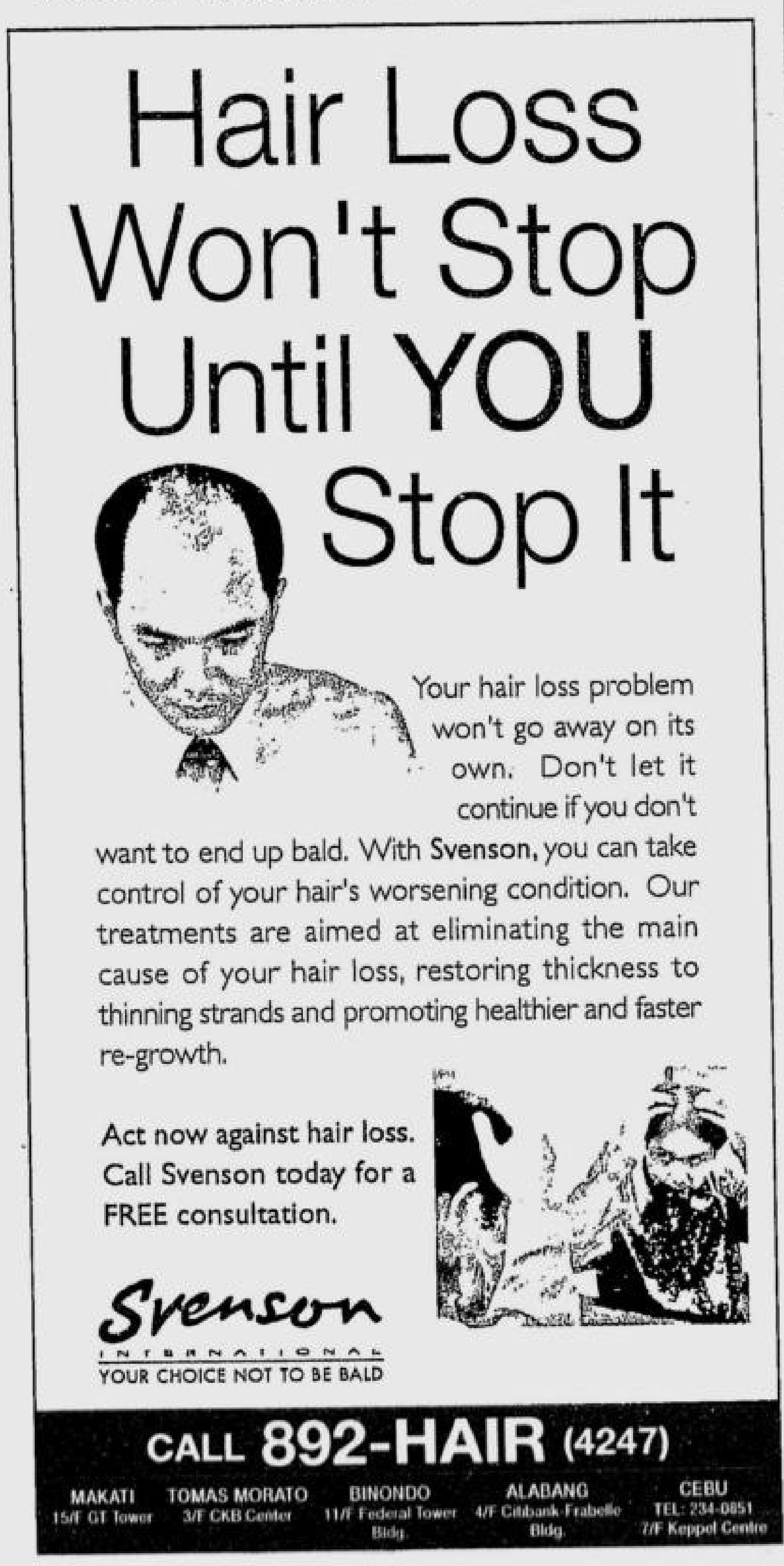
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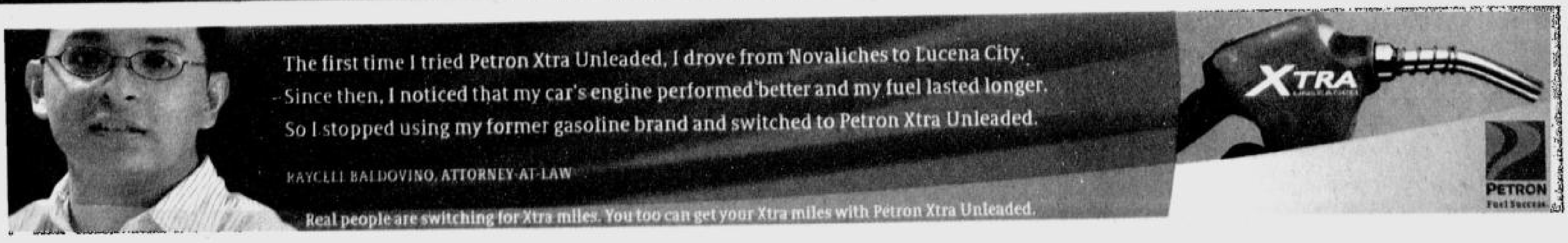
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HK netter foils Arevalo in ITF finals

By Marc Anthony Reyes

HONG KONG'S CHAN WING-YAU DISPLAYED GRACE UNDER PRESSURE and broke the hearts of Filipino fans with a 6-1, 6-4 victory over top Philippine bet Czarina Mae Arevalo yesterday in the finals of the Holcim ITF women's circuit at the Rizal Memorial Tennis Center.

The 16-year-old Chan, a qualifier in her first ITF event, refused to fold up when Arevalo rallied from 2-4 to tie it at 4-4 in the second set.

Showing maturity that belied her age, she won the next two games to clinch the match in just one hour and pocket the $1,568 top purse, on top of six circuit ranking points.

"I'm very happy to win the title," said the 5-foot-4 Chan, who earlier ousted world No. 695 and top seed Lyoo Suh Hee-sun of South Korea in the semifinals and third seed Briton Rebecca Fong in the last eight.

Meanwhile, Taiwanese Chen Yi and Kao Shao-yuan downed Koreans Lee Jin-a and Lim Sae-mi, 6-4, 6-1, to bag the doubles title in this event supported by the ITF Grand Slam Development Fund, Dunlop balls, Manila Pavilion and the Philippine Sports Commission.

The Hong Kong girl admitted that she got nervous when Arevalo, the tournament wild card who will lead the RP team in the coming Southeast Asian Games, tied the score in the second set.

"I got nervous when the score went 4-4, but Arevalo lost her concentration after that," said Chan. "I think that I played better now compared to our last meeting."

CHAMPION Chan Wing-yau (left) of Hong Kong and Czarina Mae Arevalo of the Philippines show their trophies. CONTRIBUTED PHOTO

She beat Arevalo, 7-5, 3-6, 6-3, in the second round of the Asian Championships in Uzbekistan last month.

This time, Chan threatened to finish the match in lopsided fashion by wrapping up the first set in just 23 minutes.

It was clear that the 20-year-old Filipina was still bothered by her injured right shoulder.

"It's hard to play with a hurting shoulder," said Arevalo, who hurt her shoulder in training in India last week. "But I don't want to make my injury as an excuse for losing today. Chan is a good player. I just need to rest my shoulder and hope it will be OK when I play in the SEA (Southeast Asian) Games."

Enrile lifts Rain or Shine past FEI five

GAMES THURSDAY (*JCSGO gym, Cubao*)
2 p.m.—Hapee-PCU vs Granny Goose-Tortillos
4 p.m.—Montaña Pawnshop vs Far Eastern Insurance

By Marc Anthony Reyes

WHEN THE GAME IS ON THE LINE, EXPECT Ronjay Enrile to step up.

The 5-foot-10 Enrile took matters in his hands at crunchtime, converting two free throws with 25 seconds left to give Rain or Shine a 73-70 victory over Far Eastern Insurance late Saturday in the PBL Heroes Cup at the FEU Gym.

Taking the cudgels from a harassed Jojo Tangkay, Enrile drove through heavy traffic and was fouled by Jay Sierra, with the Elasto Painters holding a slim 71-70 lead.

Despite jeers from the predominantly Far Eastern crowd, Enrile made the two charities that ensured Rain or Shine's second win in three games and a tie with Granny Goose and Harbour Centre.

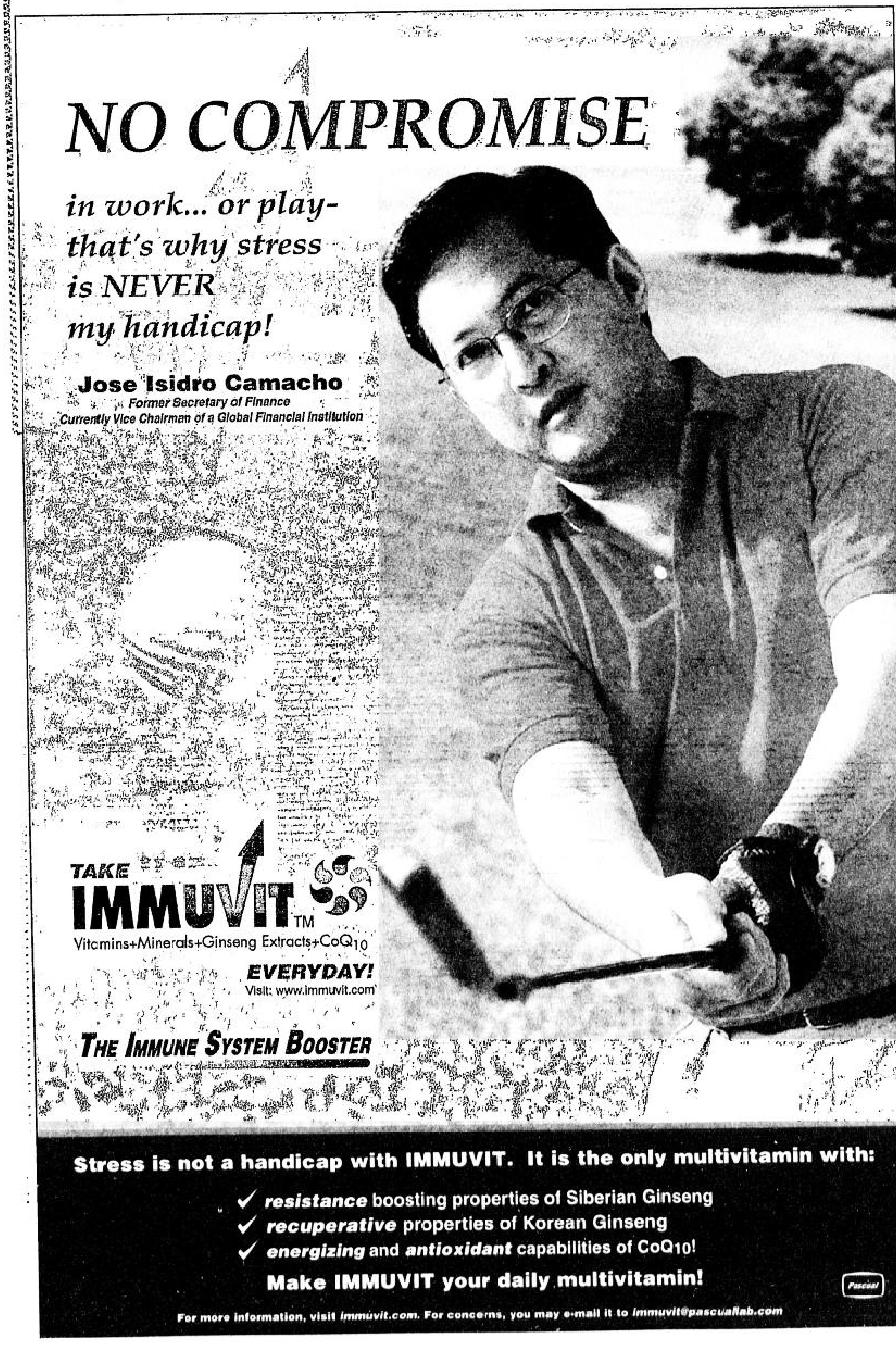
The Insurers had chances to still pull it off but missed two three-point attempts, including a wayward shot by slotman Lawrence Bonus.

The scores:

RAIN OR SHINE 73—Tangkay 23, Sta. Maria 10, Cabatu 9, Sagad 7, Enrile 6, Ortiguerra 4, Reyes 4, Orbeta 2, Tan 1, Aljamal 0.

FAR EASTERN INS. 70—Marquez 17, Bravo 16, Yee 11, Bonus 11, Sierra 8, Latoreno 4, Delgado 2, Estrada 1, Gamboa 0, Cruz 0, Coronel 0, Diaz 0.

Quarters: 16-8, 36-26, 50-45, 73-70



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Is the President really that wholesome?

BARE EYE

Recah Trinidad

(CALL: Yesterday marked the 19th death anniversary of Ka Lando Olalia, courageous and committed labor leader, who was found slain and savaged by suspected ultra-rightists together with driver-aide Leonor Alay-ay, by the roadside in Antipolo. Multi-awarded writer Ave Perez Jacob, comrade of Olalia, is calling on nationalist friends to rekindle the martyrdom of Ka Lando, saying the spate of killings involving labor leaders and other freedom workers in the countryside shows that the fight for the true liberation of the *masa* must be intensified.)

* * *

SO WHAT'S THE SIMILARITY between the De La Salle University and President Gloria Macapagal-Arroyo?

Nothing, you can't compare a school with a nation's president.

Of course, you can. Both are institutions.

OK, you're right there. Now please tell me the similarity.

One has been facing up to a crisis with dignity.

What about the other?

She's been reacting to crisis like a burning building.

* * *

A little explanation: That dialogue did not actually take place.

Honestly, it's your reporter's way of summarizing what he had heard around last week regarding the La Salle case and the President's assessment of Philippine media.

That assumed dialogue, we surmised, was the clearer way to summarize a portion of public thinking on the twin issues of the beleaguered school and the displeased President.

Both GMA and DLSU were in the firing line of media practitioners for assumed anomalies in their respective backyards.

La Salle for the player eligibility mess centering on two members of its basketball team that had submitted doctored documents to quality for college.

GMA for several questioned moves, topped by her anomalous conduct in the last election, where she was discovered to have repeatedly given instructions over the phone to a very influential election commissioner.

* * *

La Salle did come out in the open to admit fault. It offered to return its 2004 UAAP championship trophy and forfeit its runner-up finish in this year's cage league.

The President, after much hesitation, told the nation she was sorry and meekly admitted she suffered a lapse in judgment.

Pressed for more judicious action, La Salle conducted its own probe. When the unclear result of its investigation was not accepted by the UAAP board and the public, top La Salle sports officials, including coach Franz Pumaren, resigned. The trophy was surrendered and the school announced it was mulling a leave of absence from the UAAP.

Pressed to resign, the President tried to turn the tide by going on the offensive, resorting to the extreme by playing fireman and allowing opposition stalwarts to be brutally hosed at Mendiola, before maligning media by calling her critics bad boys.

* * *

No need to state anymore which of the two institutions, GMA or La Salle, behaved with honesty and dignity.

But before us media practitioners get carried away, let's reconsider the impact of the President's mouthed displeasure.

She did try to blast media in a clear bid to divert attacks on anomalies in her office.

But that dirty dig from the President should also be taken as a pat on the back.

Why? The President getting mad at journalists clearly showed that the Philippine press, despite unavoidable imperfections, has been living up to its noble calling.

It's the main chore of the true journalist, as part of his calling, to fight corruption and help the citizenry get a better break.

If Mrs. Arroyo, say, had instead heaped praises on media, despite the rotten state of affairs hereabouts, media people worth their salt should feel insulted.

It would've shown Philippine press was sleeping on the job, or looking the other way like a bought cop, while a crook was robbing pedestrians dry.

* * *

So thank you, Madame President, for unwittingly setting the record straight.

You indeed deserved to look very delighted, like a fresh rose, in your latest appearances.

Anyway, we can't help but recall how the great Ninoy Aquino brought the house down one night in the US when he told of the amount of love the Conjugal Dictatorship had for Filipinos.

How much? Quoting a Japanese, Ninoy said: "You have a First Raidy who robs you, but your President robs you more."

Out in Makati a couple of nights back, this amazed Japanese tourist also had a mouthful to say on how radiant and wholesome GMA had appeared to him.

"You *hev* a very *whoresome* President," he said smiling.

Why do you think she's doing all these?

"*Arl in tha* name *oph rob*."

NGAP resigned to losing top RP hope Murakami

By Musong R. Castillo

THE NATIONAL GOLF ASSOCIATION of the Philippines won't stand in the way of national team standout Artemio Murakami seizing a golden chance to turn pro and vie in the rich Japanese Tour.

"Turning pro is a very personal decision," retired vice admiral Luisito Fernandez, the NGAP secretary general, told the INQUIRER over the phone last night. "We cannot impose anything on him. Playing for the country comes from within.

"We at the NGAP are very happy for him," Fernandez added. "After all, he will be carrying the Philippine flag once he makes it to the tour."

Murakami survived the first three stages of the tough qualifying series for the Japanese Tour and will join the final leg which is scheduled on the same dates as the 23rd Southeast Asian Games golf tournament.

The 21-year-old former national amateur champion, it seems, has no other option.

"I would like very much to play in the SEA Games," Murakami told the INQUIRER in an overseas call on Saturday. "But I have to move on."

Eagle Ridge plays host to Jungolf tilt Nov. 20

THE EAGLE RIDGE GOLF AND Country Club, which boasts four championship courses in Gen. Trias, Cavite, will host the monthly tournament of the Junior Golf Foundation of the Philippines this Sunday.

The biggest names in local jungolf led by former and current world and Asian titleholders like Dottie Ardina, Miguel Tabuena, Andie Unson, Marcel Puyat, Ma-an Legaspi, JR Gonzales and Allenby Jiro Ramos are competing in the tourney.

Also seeing action are Abegail and Anthony Arevalo. Abegail finished second in Class F of the World Juniors in San Diego this year.

The event will also be the first monthly tourney to be held by the new Jungolf board headed by chai emeritus Amalia Montecillo an president Generoso "Bang" Mamaril

Mamaril thanked the management of Eagle Ridge led by enginee Wini Gob, the club's project directo and general manager James Balag tas for graciously allowing the use o the Aoki and Dye courses.

Hopes high for dance victory

By Jasmine W. Payo

BANGKOK—JUST HOURS BEFORE THE PHILIPPINE women's futsal team takes a crack at its first international battle, the country's seasoned dancesport crew arrived late yesterday to gear up for the 1st Asian Indoor Games here in Thailand.

"We're putting our medal hopes on dancesport, that's why we have been looking forward to their arrival," said Philippine chef de mission Harry Angping. "But we're also expecting a strong showing in muay thai, and maybe we can pull some surprises in futsal."

The national women's futsal team was the first to see action, but the Philippines has yet to play Thailand at press time in the preliminary round at the Bangkok Youth Center.

"As the host, Thailand is expected to come out strong, but I think one of our advantages is that other countries don't know anything about our team," said coach Manny Batungbacal, who formed and trained the futsal team only five months ago.

Spearheading the 17-member futsal squad are team captain Angie Servillon, veteran Tiffany Pagal, Marijen Ariel of Assumption College and Ria Tanjuanco and Celine Lopez of Ateneo de Manila.

But hopes are higher when the Philippine dancesport team opens its bid in the Standard Singles Dance and the Latin American Five Dance tonight. The 11-pair crew will also vie for honors in the Latin American Singles Dance and the Standard Five Dance tomorrow night.

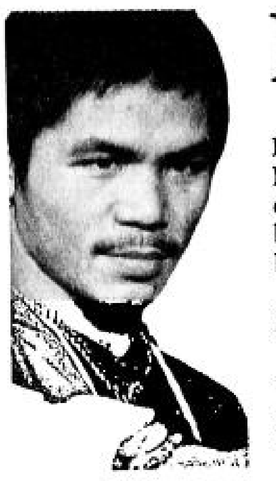
The strong contenders in the 14-country field are veteran internationalists Michael Mendoza and Belinda Adora and the tandem of John Erolle Melencio and Dearlie Gerodias, who recently placed second in the Asian Dancesport Championship in Macau.

Latin dance experts Richard Obong and Jenevieve Camacho, Melvin dela Serna and Vangilyn Cenina, and Standard discipline bets Emmanuel Reyes and Maria Dumlao Rosete, Rico Rosima and Filomena Salvador are also tabbed as favorites in the dance contest that offers 12 gold medals.

Completing the lineup are Karla Stephanie Joy and Brian Joseph Ocana, Larry Jose Vicente Iguidez Jr. and Lilibeth Lalic, Roberto Masanque and Floralyn Lacario, Rommel Ybalio and Johncy Majam, and Ronnie Steve Vergara and Carol Bacera.

Meanwhile, Kyrgyzstan, Iran and Thailand opened with victories in the preliminary round of men's futsal. Thailand also delivered a strong showing in the 60-meter run, pole vault and long jump events in the qualifying round of athletics at the Indoor Athletics Stadium in Pattaya.

Ring: Pacquiao No. 4 among world's best


PACQUIAO

FILIPINO BOXING SUPERSTAR MANNY Pacquiao remains the only Asian to have landed on the pound-for-pound rankings released by Ring Magazine, the acknowledged bible of boxing.

This time, he has soared even higher on the list.

For the period ending Nov. 10 this year, Pacquiao has been listed the No. 4 best fighter on the planet, even edging out Erik Morales, Bernard Hopkins and Ricky Hatton.

This took into account Pacquiao's smashing win over Hector Velazquez and Morales' defeat at the hands of Zahir Raheem on the same card in the US recently.

The only three fighters ranked higher than Pacquiao, in order, are Floyd Mayweather, the undisputed junior welter king; Winky Wright, undisputed junior middleweight ruler; and Marco Antonio Barrera, the WBC-IBF super featherweight champ.

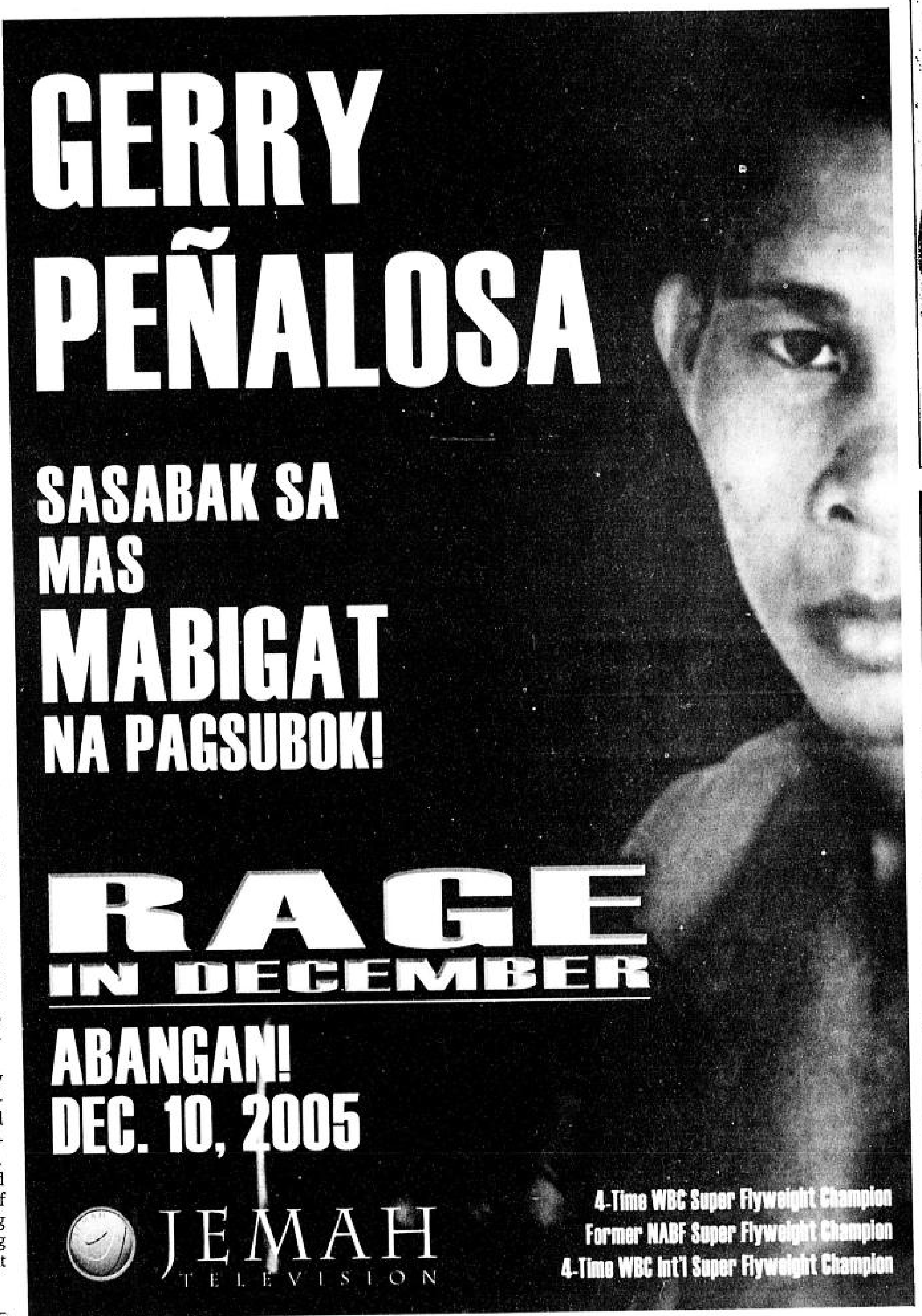
Barrrera, however, can not be considered "undisputed," as he has yet to beat Pacquiao in order to gain the respect of boxing scholars who tabulated it for the Ring Magazine.

Ranked next to Pacquiao are Juan Manuel Marquez, Erik Morales, Ricky Hatton, Jose Luis Castillo, Jermain Taylor and Bernard Hopkins.

Pacquiao is currently in the United States, taking part in a promotional blitz in Las Vegas together with Morales to drum up their Jan. 21 rematch.

He will then proceed to the Wild Card Gym in Los Angeles for his workout, before taking part again in another promotional effort on Tuesday.

Salven L. Lagumbay, Contributor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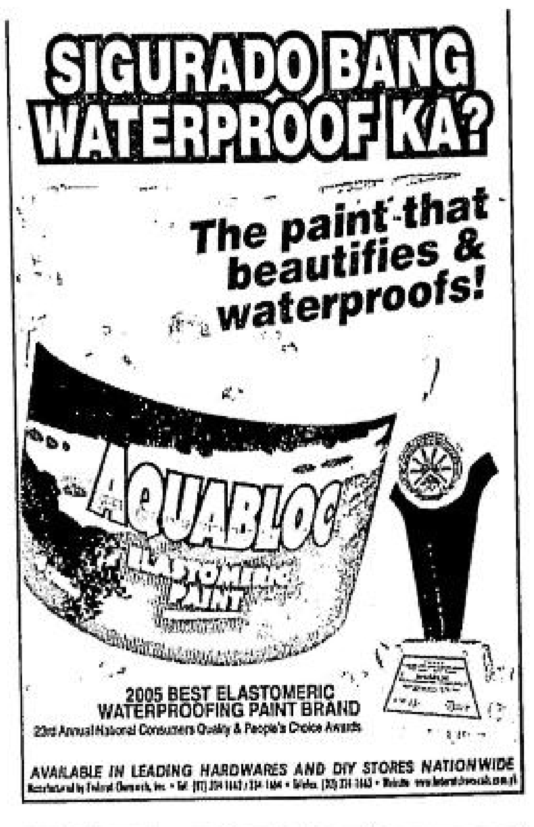
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PBA 2005
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LAOAG

PBA All-Star extravaganza set in Laoag

LAOAG BRACES FOR A FIESTA-LIKE ATmosphere when the Philippine Basketball Association invades this bustling city in the North for the 2005 All-Star extravaganza.

Set Nov. 24-26 at the Laoag Centennial Arena, the annual spectacle is being held in the Ilocos Norte capital after Iloilo in 2001 and Cebu in 2004.

"It's indeed an honor to be chosen as this year's host of the All-Star weekend," said Laoag City Mayor Michael Fariñas.

"Rest assured that we will accord league officials under the leadership of commissioner Noli Eala, teams and players the same warm welcome we extended to them before," added the mayor, who's being assisted by Vice Mayor Marlon Manuel in hosting the event supported by Chowking, Accel, Xtreme Magic Sing, PGA Cars and Purefoods.

Red Bull's Cyrus Baguio returns to defend his slam dunk title, so with Ronald Tubid of Air21 in the three-point shootout.

On Nov. 25, the All-Stars hold for the first time the novel game pitting the Rookies versus Sophomores in a blitz match.

Then, the next day the North meets the South in the main attraction of the weekend spectacle.

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Tierro shows just who's the boss

By Dennis U. Eroa
Inquirer Libre sports editor

SUBIC BAY FREEPORT ZONE—TOP SEED **Patrick John Tierro reaffirmed his lofty standing, dominating fellow Davis Cupper Johnny Arcilla, 6-2, 7-5, Saturday night in the men's singles finals of the Cebuana Lhuillier-sponsored Subic Bay Invitationals here.**

Using his thunderous serves and masterful groundstrokes, the 6-foot-1 Tierro dictated the tempo of the match when he broke Arcilla in the fourth and eighth games to easily win the first set.

Arcilla rallied behind a serve-and-volley game to take a 4-1 lead in the second set, but Tierro slowly worked himself back into the fight.

From 3-5, the 20-year-old Tierro won the next four points to secure the victory in the duel between the two locals who will be teaming up with Fil-Ams Cecil Mamiit and Taimo in the RP team playing in the Southeast Asian Games late this month.

"I'm glad to win in front of my supporters," said the pride of Olongapo City. "This is a night to remember."

While thanking his coach Beeyong Sison and Cebuana Lhuillier executive vice president and general manager Jean Henri Lhuillier for their support, Tierro said that he was lucky enough to finish the game before the rains fell on this former military installation.

"My feeling is that I'm on a roll and I don't want a delay," he said. "Of course, I'm also ready to slug it out anytime because Johnny is a dangerous foe."

TIERRO: Still Arcilla's master.

Peña vying in Macau GP Formula Renault

FIRED UP BY HIS MODEST SUCCESS IN the just-concluded Asian Formula Three Grand Prix, Dado Peña leaves for Macau today to try his luck in Formula Renault racing, a major side event of the Macau Formula Three Grand Prix on Nov. 20.

Peña, 18, who finished sixth in the AF3 with Team Goddard-Minardi Team Asia, will compete against a host of experienced international drivers, including Hans I.in, the defending Formula Renault champion from Taiwan.

The Filipino will race for the Champ Car Team, which also fielded the winner of last year's Macau Formula Renault race. Peña tested the car he will be using three weeks ago at the Zhuhai International Circuit in China.

Tyson Sy, 18, fourth in the AF3, will also compete.

"I've experienced many things in the AF3," said Peña, son of AF3 chair Ed Peña. "I am sure I can dig deep into these experiences when I compete against the best Formula Renault drivers in Macau."

The young Peña's participation is backed by ICTSI, Hanjin Shipping, PLDT MyPad, PLDT My DSL, Addict Mobile and Tigerairways.com. The team travels to Macau via Tiger Airways.

Peña will get engineering support from the very same team that helped in his AF3 campaign, including team principal Mark Goddard and Minardi-Asia chief engineer Berto Bautista.

Practice runs start on Wednesday, with the race for pole position set on Saturday, Nov. 19.

RP sends 2-man world boxing team

WITH THE COUNTRY'S NATIONAL BOXING squad deep in preparations for the Southeast Asian Games, the Philippines will send just two representatives to compete in the World Boxing Championships that kick off today in Mianyang, China.

Athens Olympics flyweight Violito Payla and light flyweight Godfrey Castro will carry the country's colors in the biennial event, which attracted more than 400 boxers from 80 countries.

Veteran coach Nolito "Boy" Velasco will accompany Payla and Castro to the meet, along with international and Olympic referee Arturo Vidal.

"The World Championships is part of our commitment as a member of the international boxing body," said Amateur Boxing Association of the Philippines president Manny Lopez.

The trip is sponsored by the FG Foundation, Ginebra San Miguel, PSC, Pacific Heights, and Accel.

NCA stakes title today

The Grand National Championship 8-stag derby of the National Cockers Association (NCA) finally blasts off today at the air-conditioned Makati Coliseum, with top quality fights lined up. Participants will be gunning for the coveted NCA Stagfighter of the Year title and are expected to field their previous stag winners. "It will be a battle of winner versus winner," said NCA president Ito Yñares. The tandem of Rep. Jing Paras and Biboy Enriquez and Lito Orillaza are current leaders with 26 points each. Apart from the other usual challengers, the leaders will also compete against guest participants from all over the country. For more details, please call 896 –3545 and 895 –6475.

P2M, Mazda up for grabs

The Roligon Mega Cockpit management announced yesterday its opener for the 2005-2006 cock season, where P2 million and a brand-new, five-door Mazda are at stake. Dubbed as Incredibol Na, Apordabol Pa 5-cock derby, the event will be held on Dec. 5, 7, 10 and 12. Entry fee is only P8,800. Host Rolly Ligon clarified that the Mazda is a bonus prize for the fastest win champion. Three days of elimination (2-cock) will be held on Dec. 5, 7 and 10. The finals is on Dec. 12. Interested parties may call 8512275, 8331638 and 8529812. The 'Apordabol' cockfest attracted 328 entries last year.

Foreigners join derby

TWELVE FOREIGNERS will see action in the Cavite 7–Cock International Derby on Nov. 29, Dec. 1 and 3 at the Cavite Coliseum Derby Center. Among them are Rep. Benjamin Sablan of Saipan, Rene Azucena of Tennessee, Conrad Burgos of California, Riochi Saito of Japan, Li Ong of Malaysia and Thomas Michauz of Germany. The three-day cockfest will be hosted by Sen. Ramon Revilla, Rudy Salud, Lito Orillaza, Vice Mayor Nestor Mercado and William Co. For details, call 0915 -5742399 or 0469704810. Derby sponsors are Pagcor–Casino Filipino and Sagupaan Complexor 3000.

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MOVIE GUIDE
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6th floor Shangrila Plaza EDSA corner Shaw Boulevard, Mandaluyong City
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2 (DOLBY) LEGEND OF ZORRO GP
3 (DOLBY) FOUR BROTHERS R13
4 (DOLBY) EXORCISM OF EMILY ROSE PG13
PREMIERE
(DOLBY) FLIGHPLAN PG13

CINEMA 2000
Cinema 2000 Waltermart Makati
Waltermart Center, Chino Roces Ave. cor. Antonio Arnaiz Pio del Pilar, Makati City
Tel 816.4214 / 816.4216
1 LEGEND OF ZORRO
2 WAITING
3 DOMINO
4 FLIGHT PLAN

starmall Movies
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(Mandaluyong) tel. 7266160
1 RESERVED
2 RESERVED
3 ILUSYON
4 (DOLBY DIGITAL EX) FLIGHT PLAN
5 LEGEND OF ZORRO

METROPOLIS star
www.clickthecity.com.ph
(ALABANG) tel. 8504286, 5433994
1 CRY WOLF
2 ILUSYON
3 LEGEND OF ZORRO
4 FLIGHT PLAN
5 (DOLBY) RESERVED
6 RESERVED

starmall Movies
www.clickthecity.com.ph
(LAS PINAS) tel. 8735004
1 (DOLBY) IMPOTENT MAN
2

Filinvest
FESTIVAL CINEMA
(Muntinlupa) tel 850.3571 or 72
1 (DDS) DOOM
2 (SDDS) FOUR BROTHERS
3 (DTS) 40 YEARS OLD VIRGIN
4 GOLD (DTS) FLIGHT PLAN
5 EXORCISM OF EMILY ROSE (SNEAK PREVIEW)
6 GOLD (SDDS) FLIGHT PLAN
7 GOLD (DOLBY) LEGEND OF ZORRO
8 CRY WOLF
9 ISPIRITISTA
10 ABNORMAL BEAUTY

Blue Wave MARQUINTON
Sumulong Highway cor. Mayor Gil Fernando Street, Sto. Niño, Marikina City tel. 9341927
1 (DOLBY) LEGEND OF ZORRO
2 (DOLBY) FLIGHT PLAN
3 (DOLBY) ISPIRITISTA
4 EXORCISM OF EMILY ROSE (SNEAK PREVIEW)

SUPER CINERAMA
Isetann Cinerama Complex Recto
tel 7334228
1 (DOLBY) LEGEND OF ZORRO
2 CRY WOLF
3 ISPIRITISTA
4 FLIGHT PLAN
5 EXORCISM OF EMILY ROSE (SNEAK PREVIEW)

MARKETPLACE
Mandaluyong
tel 533.3851 / 533.3856
1 LAND OF THE DEAD
2 THE BROTHERS GRIMM
3 CIA INTELEGENCE
4 RESERVED

Masagana CINEMA
(Pasay) tel 833.3290 / 833.3274
1 CRY WOLF
2 FLIGHT PLAN
3 ISPIRITISTA

Center Mall Cinema
Baguio Center Mall, Magsaysay Avenue
(Baguio City) tel (074)- (4449346)
1 FLIGHT PLAN
2 TRANSPORTER-2

Jade Cinema
(Angeles City) tel (045) 887.5001 to 03
1 (DOLBY EX) FLIGHT PLAN
2 ISPIRITISTA
3 (DTS ES) ONE MISSED CALL-2
4 WALLACE & GROMIT

Cine Nepo
(Angeles City) tel (045) 887.0121
1 ONE MISSED CALL-2
2 ISPIRITISTA
3 (DOLBY) LEGEND OF ZORRO
4 (DTS) FLIGHT PLAN

Cine Nepo
(Dagupan City) tel (075) 515.8409
1 ISPIRITISTA
2 CORPSE BRIDE
3 (DOLBY) TRANSPORTER-2
4 (DTS) 40 YEARS OLD VIRGIN

Centre Plaza Cinema
(Balanga, Bataan) tel (047) 237.7007
1 ISPIRITISTA
2 LEGEND OF ZORRO

EASTWOOD CINEMAS
(Eastwood City Walk 2, Eastwood City E. Rodriguez Jr. Ave (C-5) Quezon City)
tel 687.6963 or 72
1 (DOLBY) EXORCISM OF EMILY ROSE
2 (DOLBY) FLIGHT PLAN
3 (DOLBY) FLIGHT PLAN
4 (DOLBY) CRY WOLF

CINEMA 2000
Movie Theatres of the New Millenium

Cinema 2000 Waltermart
(Calamba) tel (049) 545.7383
1 ISPIRITISTA
2 (DTS) FLIGHT PLAN
3 (DOLBY) LEGEND OF ZORRO
4 40 YEARS OLD VIRGIN

Cinema 2000 Pavilion Mall
(BIÑAN) tel. (049) 4111146
1 40 YEARS OLD VIRGIN
2 (DOLBY) FLIGHT PLAN
3 (DTS) LEGEND OF ZORRO
4 ISPIRITISTA

Cinema 2000 Cinemagix
(Urdaneta) tel(075) 568.6771
1 LEGEND OF ZORRO
2 ISPIRITISTA
3 (DOLBY) INTO THE BLUE

Cinema 2000 Metrotown
(Tarlac) tel (045) 982.1729
1 DOOM
2 ISPIRITISTA
3 (DOLBY) LEGEND OF ZORRO
4 (DTS) THE TRANSPORTER-2

Cinema 2000 Waltermart
(Plaridel) tel (044) 796.3320
1 LORD OF WAR
2 ISPIRITISTA
3 (DOLBY) CORPSE BRIDE

Lianas Cinema
(Alabang) tel 850.1276
1 (SDDS) WAITING
2 ILUSYON
3 INTERNET QUEEN
4 (DTS) NAKED WEAPON

Lianas MovieCity
(Calamba) tel (049) 545.7202
1 (DOLBY) FLIGHT PLAN
2 SISID
3 (DTS) 40 YEARS OLD VIRGIN
4 ISPIRITISTA
5 LEGEND OF ZORRO

Fiesta World Mall
(Lipa) tel (043) 981.0790
1 ONE MISSED CALL
2 INTO THE BLUE
3 FLIGHT PLAN
4 ISPIRITISTA

Berma Cinema
(Baclaran) tel 879.2030 / 879.2029
1 DOMINO
2 PAKAWALANG PUSO

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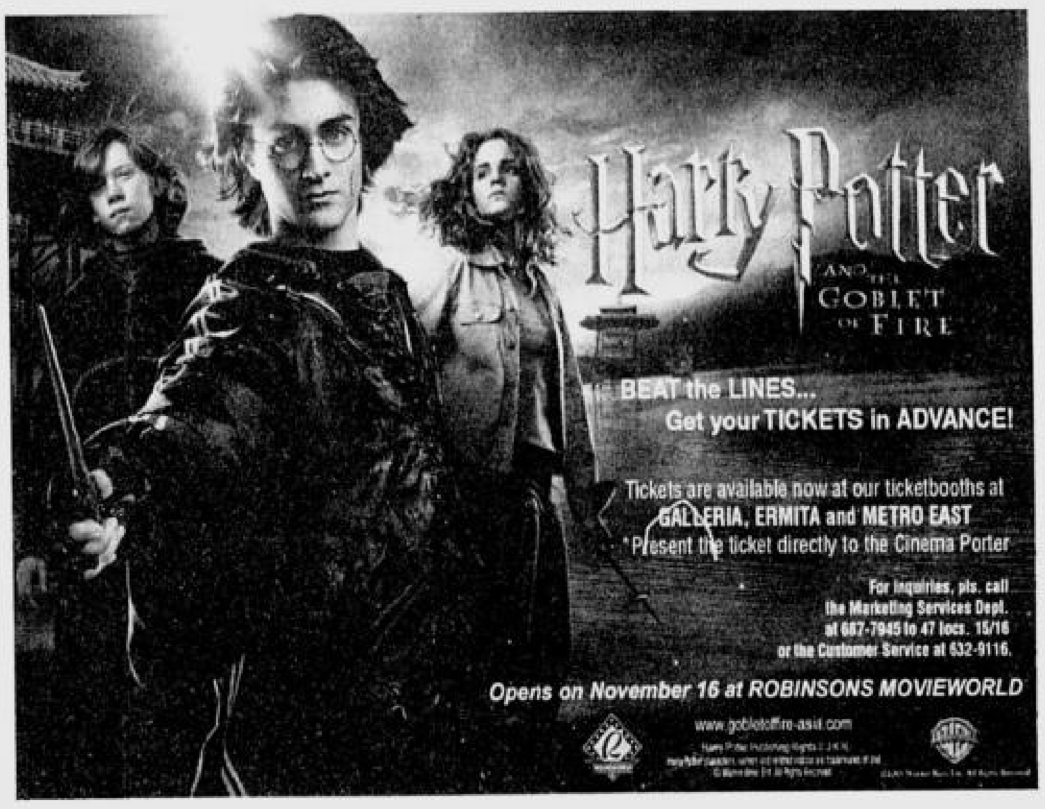
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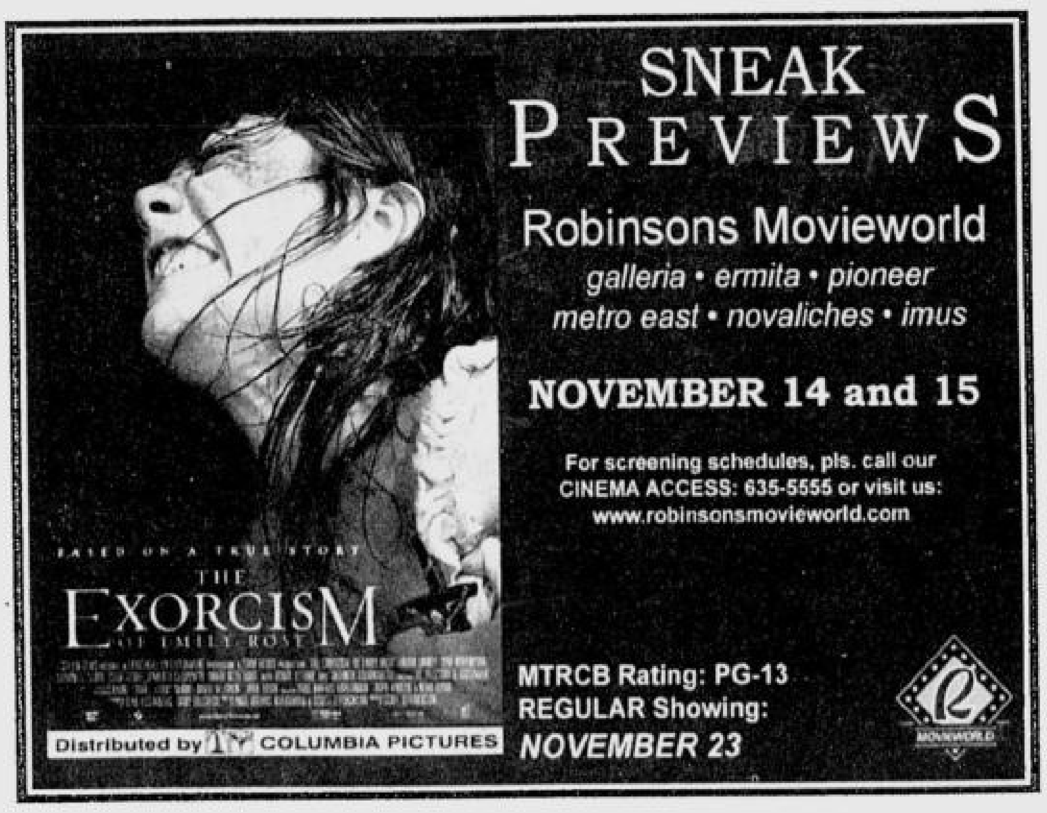
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THE EXORCISM OF EMILY ROSE
Distributed by COLUMBIA PICTURES
MTRCB Rating: PG-13
REGULAR Showing:
NOVEMBER 23

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GLOBE PLATINUM P249 / P299
DOLBY DIGITAL-EX
FOR INQUIRIES, PLEASE CALL TICKETNET AT 911-5555
FLIGHT PLAN 12:20 / 2:40 / 5:00 / 7:20 / 9:40
CRY WOLF 1:45 / 4:10 / 6:35 / 9:00
THE 40 YR OLD VIRGIN 1:30 / 4:00 / 6:30 / 9:00
THE FOUR BROTHERS 1:45 / 4:10 / 6:35 / 9:00
ISPIRITISTA 1:40 / 4:10 / 6:40 / 9:10
GLOBE PLATINUM CINEMA
FLIGHT PLAN 2:00 / 4:20 / 6:40 / 9:00
DEUCE BIGALOW 2 1:30 / 3:30 / 5:30 / 7:30
THE LEGEND OF ZORRO 1:15 / 4:00 / 6:45 / 9:30
WAITING 12:40 / 2:50 / 5:00 / 7:10 / 9:20
ILUSYON 1:35 / 4:10 / 6:45 / 9:20
EXORCISM OF EMILY ROSE 1:30 / 4:10 / 6:50 / 9:30
ALI MALL CINEMAS
❶ ISPIRITISTA 12:30 / 3:00 / 5:30 / 8:00
❷ FLIGHT PLAN 1:10 / 3:30 / 5:50 / 8:10
❸ THE LEGEND OF ZORRO 12:00 / 2:45 / 5:30 / 8:15
❹ ILUSYON 12:45 / 3:20 / 5:55 / 8:30
❺ CRY WOLF 1:05 / 3:30 / 5:55 / 8:20
ARANETA COLISEUM EVENTS
Nov. 16 Wed ALASKA vs AIR 21 4:40 pm
GINEBRA vs PUREFOODS 7:25 pm
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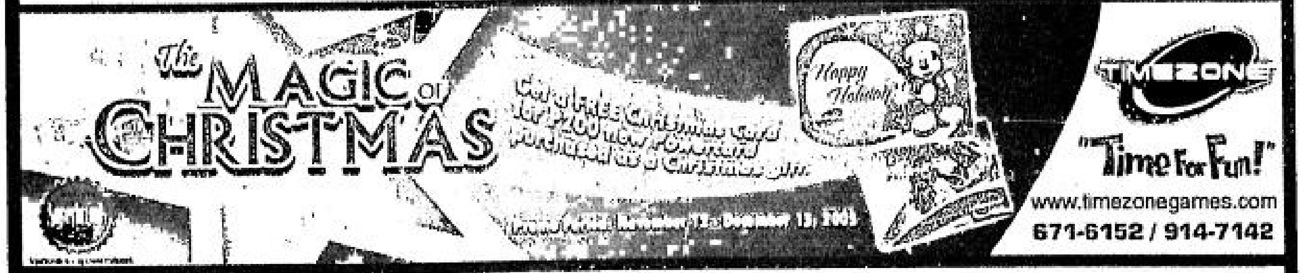

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AYALA
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AYALA CINEMAS

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Movie schedules may change without prior notice. For verification call 729 7777

G1 GLORIETTA 1	1 FLIGHTPLAN	2 LEGEND OF ZORRO	3 EXORCISM OF EMILY ROSE	4 ISPIRITISTA
G4 GLORIETTA 4	1 EXORCISM OF EMILY ROSE	2 LEGEND OF ZORRO	3 THX FLIGHTPLAN 1 30, 3 45, 6 00, 9 15, 10 30 GUARANTEED SEATS	
	4 CRY WOLF	5 FOUR BROTHERS	6 FLIGHTPLAN	7 WAITING
GB1 GREENBELT 1	1 LEGEND OF ZORRO 12.30, 3.15, 6 00, 8.45	2 FLIGHTPLAN 12:45, 3 00, 5.15, 7 30, 9 45		
GB3 GREENBELT 3	1 THX EXORCISM OF EMILY ROSE 1 20, 3 50, 6 20, 8 50, 11:20 GUARANTEED SEATS	2 THX FLIGHTPLAN 1:30, 3 45, 6 00, 8 15, 10 30 GUARANTEED SEATS		
	3 FOUR BROTHERS 2 10, 4 30, 6 50, 9 10, 11 30 GUARANTEED SEATS	4 LEGEND OF ZORRO 2 45, 5 30, 8 15, 11 00 GUARANTEED SEATS	5 FLIGHTPLAN 2:15, 4 30, 6 45, 9 00, 11 20 GUARANTEED SEATS	
ATC ALABANG TOWN CENTER	1 THX EXORCISM OF EMILY ROSE	2 LEGEND OF ZORRO		
	3 FLIGHTPLAN	4 CRY WOLF	5 WAITING	
ACC AYALA CENTER, CEBU	1 FLIGHTPLAN	2 ADVENTURE OF SHARK BOY & LAVA GIRL	3 UNDISCOVERED	4 MY SASSY GIRL

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AYALA CINEMAS

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② CRYWOLF
③ WAITING
④ LEGEND OF ZORRO
⑤ ISPIRITISTA

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movietime SCHEDULE AND EVENTS

REDCARPET PREMIERE

Megamall THE MYTH Nov. 18 • Cinema 1	Megamall ANG PAGDADALAGA NI MAXIMO OLIVEROS Nov. 29 • Cinema 2	FILM FESTIVAL Megamall ISRAELI FILM FESTIVAL Nov. 17-19 Cinema 6 Nov. 11-13 Cinema 2
Megamall EXORCISM OF EMILY ROSE Nov. 21 • Cinema 1	Megamall AN UNFINISHED LIFE Dec. 1 • Cinema 2	
Manila JUST LIKE HEAVEN Nov. 25 • Cinema 1	Megamall THE FOG Dec. 5 • Cinema 1	

GUARANTEED SEATS

THE PODIUM 633-8976

1 **FLIGHTPLAN**
02:15FS/02:45MF/04:50/06:55
08:35LFS/09:00LMF/10:40END

2 **EXORCISM OF EMILY ROSE**

MEGAMALL [illegible]

1 **FLIGHTPLAN**
11:15FS/11:35MF/01:40/03:45/05:50
07:55/09:35LFS/10:00LMF/11:40END

CEBU (032) 231-3876

1 **LEGEND OF ZORRO**
11:20FS/11:30MF/02:00/04:30/07:00
09:11LFS/09:30LMF/11:40END

2 **FLIGHTPLAN**
11:20FS/11:30MF/01:30/03:30/05:30/07:30
09:10LFS/09:30LMF/11:10END

3 **TRANSPORTER 2**
12:00FS/12:10MF/02:02/03:54/05:46/07:38
09:08LFS/09:30LMF/11:00END

METRO MANILA

SM MEGAMALL
1 FLIGHTPLAN
2 EXORCISM OF EMILY ROSE
3 LEGEND OF ZORRO
4 FOUR BROTHERS
5 CRY WOLF
6 LORD OF WAR
7 40 YEAR OLD VIRGIN
8 WAITING
9 ISPIRITISTA
10 TRUMPETS: LITTLE MERMAID
11 DOOM
12 AB-NORMAL BEAUTY

SM CITY STA. MESA
1 FLIGHTPLAN
2 LEGEND OF ZORRO
3 EXORCISM OF EMILY ROSE
4 CRY WOLF
5 ISPIRITISTA
6 DEUCE BIGALOW
7 DOOM
8 WAITING
9 THE GHOST INSIDE
10 FOUR BROTHERS

SM CITY BICUTAN
1 FLIGHTPLAN
2 EXORCISM OF EMILY ROSE
3 ISPIRITISTA
4 LEGEND OF ZORRO

SM VALENZUELA
1 FLIGHTPLAN
2 FOUR BROTHERS
3 ISPIRITISTA
4 DOMINO

SM CITY FAIRVIEW
1 DEUCE BIGALOW
2 MY SASSY GIRL
3 WAITING
4 LEGEND OF ZORRO
5 DOOM
6 CRY WOLF
7 EXORCISM OF EMILY ROSE
8 ISPIRITISTA
9 FLIGHTPLAN
10 LAND OF THE DEAD
11 DOMINO
12 FOUR BROTHERS

SM CITY SOUTHMALL
1 EXORCISM OF EMILY ROSE
2 ISPIRITISTA
3 LEGEND OF ZORRO
4 FLIGHTPLAN
5 CRY WOLF
6 DOOM
7 FOUR BROHTERS
8 AB-NORMAL BEAUTY
9 40 YEAR OLD VIRGIN
10 DOMINO

SM SUPERCENTER SUCAT
1 EXORCISM OF EMILY ROSE
2 FLIGHTPLAN
3 ISPIRITISTA
4 LEGEND OF ZORRO

SM CITY NORTH EDSA
1 FLIGHTPLAN
2 DOOM
3 ISPIRITISTA
4 WAITING
5 CRY WOLF
6 FOUR BROTHERS
7 LEGEND OF ZORRO
8 EXORCISM OF EMILY ROSE

SM CITY MANILA
1 FLIGHTPLAN
2 AB-NORMAL BEAUTY
3 WAITING
4 LEGEND OF ZORRO
5 FOUR BROTHERS
6 EXORCISM OF EMILY ROSE
7 MY SASSY GIRL
8 DOOM
9 ISPIRITISTA
10 40 YEAR OLD VIRGIN
11 THE GHOST INSIDE
12 CRY WOLF

SM CINEMA LAS PIÑAS
1 EXORCISM OF EMILY ROSE
2 LEGEND OF ZORRO
3 FLIGHTPLAN
4 DOOM
5 WAITING
6 ISPIRITISTA

BASED ON A TRUE STORY

THE EXORCISM OF EMILY ROSE

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Regular showing on November 23

MTRCB Rating: PG-13

LUZON

SM CITY PAMPANGA
1 FLIGHTPLAN
2 THE ADVENTURE OF SHARKBOY & LAVA GIRL
3 LEGEND OF ZORRO
4 40 YEAR OLD VIRGIN
5 MY SASSY GIRL
6 ISPIRITISTA

SM CITY BAGUIO
1 LEGEND OF ZORRO
2 TRANSPORTER 2
3 40 YEAR OLD VIRGIN
4 FLIGHTPLAN

SM CITY BACOOR
1 WAITING
2 DOMINO
3 FLIGHTPLAN
4 EXORCISM OF EMILY ROSE
5 LEGEND OF ZORRO
6 ISPIRITISTA
7 THE GHOST INSIDE
5 DOOM

SM CITY MARILAO
1 FLIGHTPLAN
2 DOOM
3 ISPIRITISTA
4 TIM BURTON'S CORPSE BRIDE

SM CITY DASMARIÑAS
1 LEGEND OF ZORRO
2 MY SASSY GIRL
3 ISPIRITISTA
4 FLIGHTPLAN

SM CITY LUCENA
1 FLIGHTPLAN
2 TIM BURTON'S CORPSE BRIDE
3 DOOM
4 ISPIRITISTA

SM CITY BATANGAS
1 INTO THE BLUE
2 ISPIRITISTA
3 FLIGHTPLAN
4 LEGEND OF ZORRO

VISAYAS AND MINDANAO

SM CITY CEBU
1 LEGEND OF ZORRO
2 FLIGHTPLAN
3 TRANSPORTER 2
4 THE ADVENTURE OF SHARKBOY & LAVA GIRL
5 MY SASSY GIRL
6 UNDISCOVERED
7 ISPIRITISTA
8 DOOM

SM CITY ILOILO
1 LORD OF WAR
2 RESERVED
3 DOOM
4 ISPIRITISTA
5 LEGEND OF ZORRO
6 FLIGHTPLAN
7 RESERVED
8 THE ADVENTURE OF SHARKBOY & LAVA GIRL

SM CITY DAVAO
1 FLIGHTPLAN
2 TIM BURTON'S CORPSE BRIDE
3 40 YEAR OLD VIRGIN
4 LEGEND OF ZORRO
5 THE ADVENTURE OF SHARKBOY & LAVA GIRL
6 DOOM

SM CITY CAGAYAN DE ORO
1 FLIGHTPLAN
2 BLADE OF THE ROSE
3 40 YEAR OLD VIRGIN
4 LEGEND OF ZORRO

SCHEDULES ARE SUBJECT TO CHANGE WITHOUT PRIOR NOTICE

*FOR MORE INFORMATION ON MOVIE LISTING, MTRCB RATING, SCREENING SCHEDULES AND THE LATEST HAPPENINGS AT SM CINEMA

Stowaway Lass stuns top favorites in record time

STOWAWAY LASS WATCHED WILD ORCHID and Real Spicy cancel each other out in a searing speed duel and went on to win the Speaker Jose de Venecia Cup yesterday at the San Lazaro Leisure Park.

As the top two picks tired at the final bend, Stowaway Lass came rushing in unopposed under the patient riding of Val Dilema, who pumped his fist in jubilation as the 6-year-old imported

STOWAWAY/ A31

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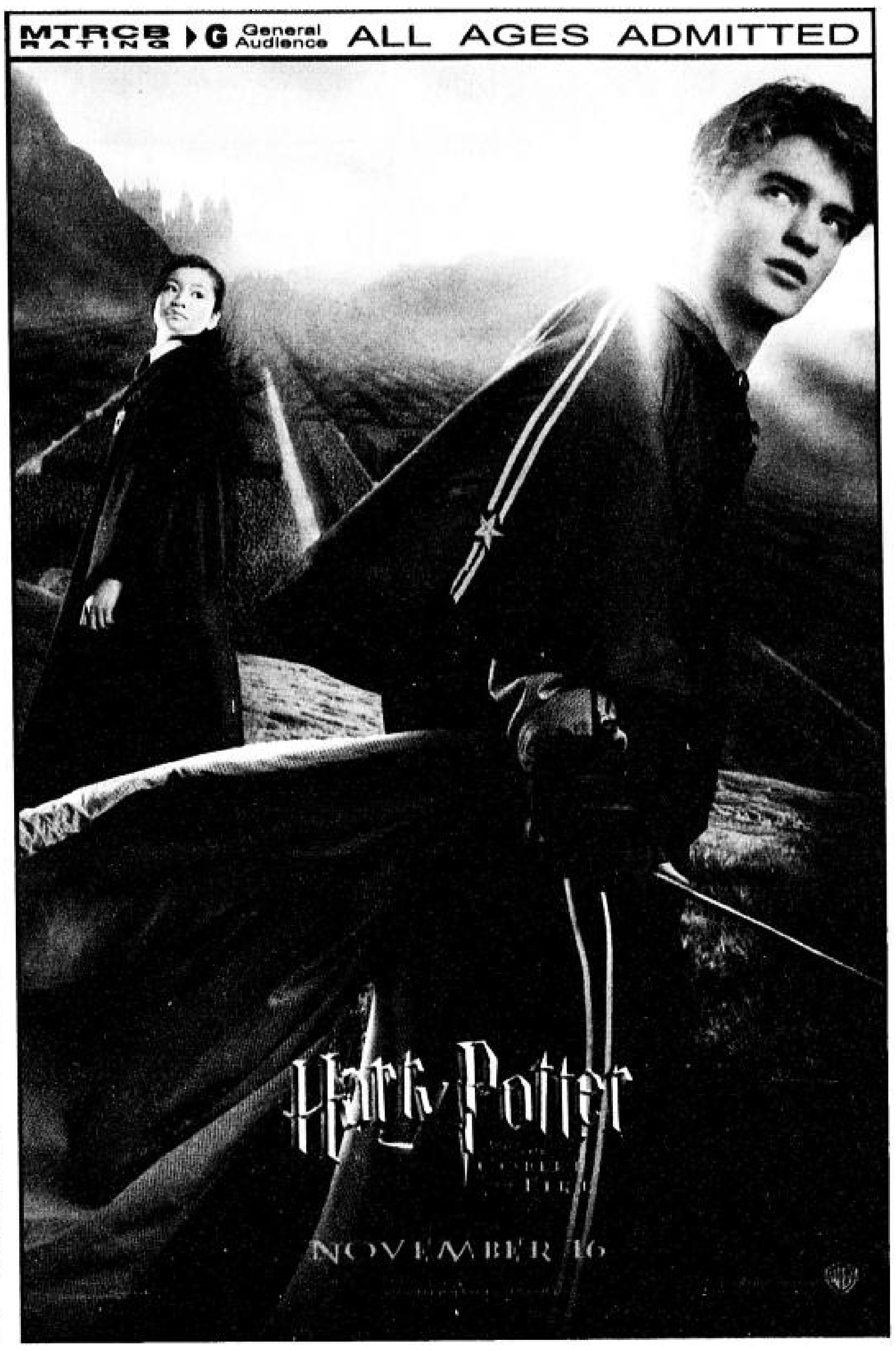
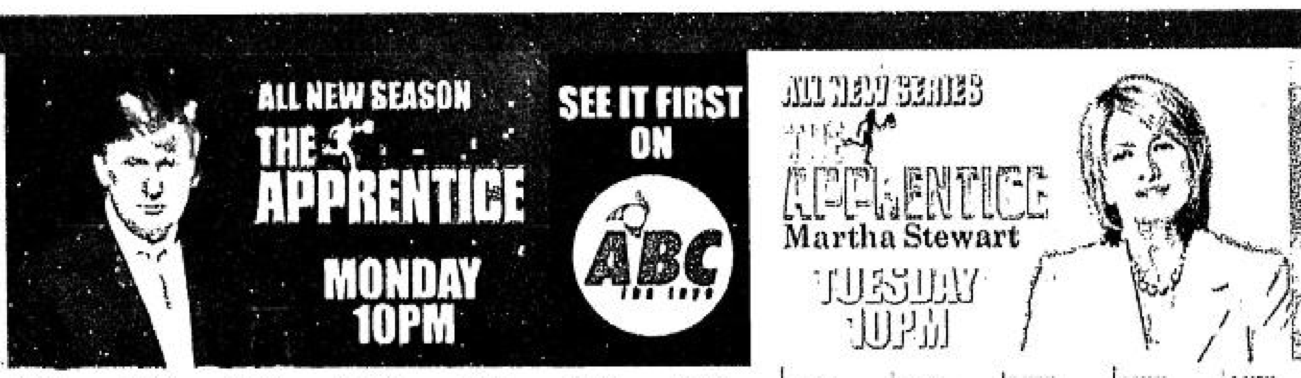

MTRCB RATING ▶G General Audience ALL AGES ADMITTED
Harry Potter
NOVEMBER 16

INQUIRER
TV GUIDE
Monday, November 14, 2005



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Channel	2:30PM	3:00PM	3:30PM	4:00PM	4:30PM	5:00PM	5:30PM	6:00PM	6:30PM	7:00PM	7:30PM	8:00PM	8:30PM	9:00PM	9:30PM	10:00PM	10:30PM	11:00PM	11:30PM
NBN		Value Vision		New Life TV Shopping		Teledyaryo	Diyos Ko, Mahal Mo Ba Sila?	Tinig ng Bayan (Live)				Teledyaryo				Dial M		Bantay OCW With Susan K	
ABS-CBN 2	Kapamilya Cinema				Pasion de Amor	Mr. Bean	Naruto	Amazing Twins	Meteor Garden Season 2	TV Patrol World	Mga Anghel Na Walang Langit	Kampanerang Kuba	Panday	Pinoy Big Brother	Vietnam Rose	OK Fine! Whatever			Insider
ABC 5			EZ Shop		Speed		TNA Impact		Sentro	Friends	Guinness Book Of Record		Fear Factor		Big News	The Apprentice		Totoo TV	
GMA 7	Kung Mamahalin Mo Lang Ako	Now and Forever	Hotelier	12 Kingdoms	Slam Dunk	All For Love		24 Oras		Extra Challenge		Darna	Encantadia	Sugo	Jewel In The Palace	Lagot Ka, Isusumbong Kita			Saksi
RPN 9	TV Shopping		Defenders Of The Earth	Hey Arnold!	Wild Thornberries	Sponge Bob	Global Battle Of The Bands	Entertainment Tonight	The Insider	Scare Tactics	NBA On RPN					Newswatch Now	Simple Life 2	Cerge For Truth	
IBC 13		EZ Shop		EZ Shop		Home Shopping Network	IBC Express Balita	Krusada Kontra Krimen		Global Family Series		ME TV		Basketball Show		King Of Adventure	IBC News Tonite	Home Shopping Network	
SBN 21		New Life TV Shop						Winner TV Shopping				Oras Ng Himala		Oras ng Katotohanan		Music Video		Friends Again	
Studio 23		Yugioh Duel Monster						Get Backers	Pinoy Big Brother	Wazzup Wazzup	The Swan Season 2		Tru Calling (8.20 PM)	Charmed (9.10 PM)		News Central	The West Wing		Travel Time
MTV Philippines	Rockola	MTV Ask	Chart Attack		Viva La Bam	Pop Inc		MTV Hits				Massive	Get Spotted	TRL		The 70's House	Wild N' Out	Homecoming	VH1 Video Collections
MYX		Rock MYX	My MYX	Mellow MYX	Urban MYX	Take 5	OPM MYX		Star MYX	MYXILOG	Pop MYX	MYX Daily Top Ten				Urban MYX	My MYX	MYX Backtrax	OPM MYX
CNN		Business International		World News	World Sport	Larry King Live		Business International		World News	World Sport	World News Asia		World News	Living Golf	World News Asia		Your World Today	
ESPN												Sportscenter Asia							
Solar Sports	TV Shopping	2005 US Open 9-Ball C'ship		Fight	GWS	WTA '05 Kremlin Cup Finals Russia				Sagupaan		Sports Desk		NBA Game: New York Knicks @ Sacramento Kings					RTC # 13
Sports Plus		This Is The PGA Tour		Golf Hawaii 2004	Inside the PGA	NFL 2005: New England @ Miami						Phitobo Grand C'ship '05				Franklin Templeton Shootout Final			
Cinemax		Japanese Story (3.15 PM)				Fahrenheit 451				The Sea Wolves				A Few Good Men					Deadly Voyage
Hallmark Channel	Bewitched	Wife Swap		HCA: The Fairytaler	Sesame Street		Mad About You	Bewitched	The Nanny	Mysterious Way		Wife Swap		The Peacekeeper Wars			Wire In The Blood		Mysterious Way
Disney Channel	Mr. Bean: The Animated Series	Totally Spies	Art Attack/Untalkative Bunny	Mickey Mouse and Friends	Lilo & Stitch	Sabrina, The Animated Series	Totally Spies	Kim Possible	Mr. Bean, The Animated Series	That's So Raven	Wonderful World Of Disney			So Little Time		Mickey Mouse and Friends	Chip N Dale's Rescue Rangers	Wonderful World Of Disney	
Discovery Channel		Body Work		The Mummy Detectives		The Mythbusters 3		Secrets Of The Valley Of The Kings		Unsolved History				Wild Discovery		Blueprint For Disaster		Altered Statesmen	
National Geographic		Spider Deadly Love		Planet Wild		Snake Wranglers	Totally Wild	Top 5		Wow!		About Asia		Nat Geographic Specials		Dangerous Encounters		Bug Attack S2	
Cartoon Network	Yogi Bear Show	The All New Popeye Show		Tom & Jerry Show	Baby Looney Tunes	What's New Scooby Doo?	Teenage Mutant Ninja Turtles	Pet Alien	Atomic Betty	Battle B-Daman	Machine Robo-Rescue	Johnny Bravo	Courage The Cowardly Dog	The Grim Adventures Of Billy & Mandy	Samurai Jack	Mike, Lu & Og	Time Squad	Pet Alien	Atomic Betty
Nickelodeon	Blues Clues/ What Planet Are You From	Rugrats	Hey Arnold!	My Life As A Teenage Robot/ Right On Top	The Adventures Of Jimmy Neutron	SpongeBob SquarePants	Fairly Odd Parents	All That	Naturally Sadie	Romeo	Drake & Josh	The Fairly Odd Parents	All Grown Up	As Told By Ginger	Rocket Power	Chalkzone	The Wild Thornberrys	The Angry Beavers	The Brothers Garcia
Lifestyle Network	Country Style	Interiors By Design	Decorating With Style	Decorating Cents	Molto Mario	Sweet Dreams	30 Minute Meals	Bill Boggs Corner	Unwrapped	Food 911	E! Extra My Crazy Life		NY Fashion Week	Life & Style		Living Space	Style Star	Breathing Room	Genuine Article
Star World		The Bold & The Beautiful		Hollywood Squares	Whose Line Is It Anyway?	Angel		The Simpsons	Malcolm In The Middle	Star News Asia	Friends	Married To The Kellys/ Monk	Everybody Loves Raymond	King Of Queens	Backer/Miss World Asia Pacific Vote For Me /Miss World Caribbean Vote For Me	Monk		Friends	Married To The Kellys/ Monk
AXN					Worst Case Scenario		E Buzz	Beastmaster		The Outer Limits (Season IV)		Sports Disasters IV		Numb3rs (Season I)		Lost The Journey Special		Lost	
JackTV		South Park	Street Smarts	Wire Heat		WWE Velocity		Cheat	Just For Laughs (Gags)	Mad TV		Sweat Spot	Comedy Central Presents	Comedy Central Presents	The Daily Show With Jon Stewart	Blue Collar TV	Banzai	Joe Schmo Show	
ETC		Complete Savages	Knock First	Today Weekend		Eliminate	Change of Heart	Seinfeld	Ambush Makeover	Friends	Will & Grace	The O.C.		Queer Eye For The Straight Guy		ET Weekend		For Love Or Money	
HBO				Ike Countdown To D-Day			The Great Outdoors			Gigli				Harry Potter And The Prisoner Of Azkaban					Shaun Of The Dead (11.20PM)
Star Movies	Rocky				Pieces Of April			The Guru (5.50 PM)			Glow			Sister Act			Sister Act 2 (10.40PM)		
Cinema One		Pinagbuklod Ng Langit				Noon At Ngayon				I Will Survive				Anak				Wansapanataym (Movie)	
EWTN	The Church And The Poor-Building Bridges	Angelus (3.15 PM)	Benediction And Devotion Encore	Faith Factory A	Image Of God	Rosary With Mother Angelica	EWTN Gallery	Threshold Of Hope Encore		Sunday Night Live With Fr Groeschel		Daily Mass		Angelus (9.15 PM)	Holy Spirit In The Church	St. Matthew Evangelist Of The Church	Getting God's Help	Catholic Compass	

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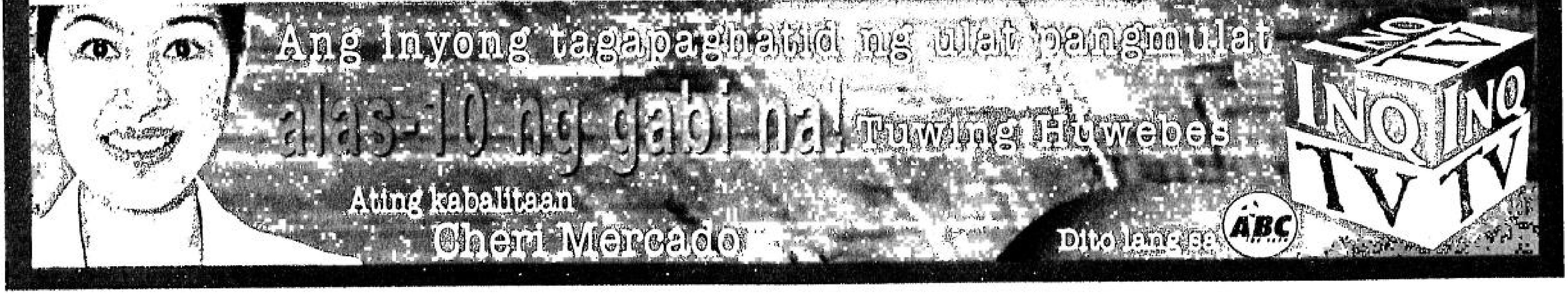
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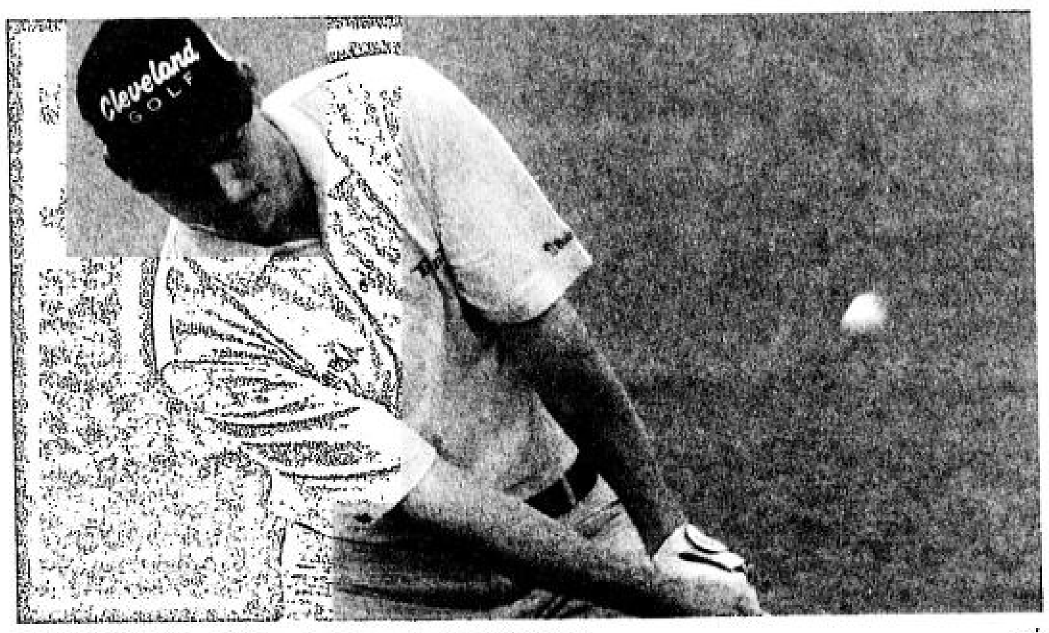
Ating kabalitaan
Cheri Mercado
Dito lang sa ABC
INQ TV

Howell tames Tiger in HSBC golf


ENGLAND'S David Howell chips on to the 8th green. AFP

SHANGHAI, CHINA—ENGLAND'S DAVID Howell won the HSBC Champions on Sunday, closing with a 4-under 68 to hold off Tiger Woods by three strokes.

Howell, who began the round with a one-stroke lead over Woods, finished with a 20-under 268 total to claim the $833,300 first-place check in the $5 million event, the richest tournament in Asia. Woods shot a 70.

Howell, a surprising star in Europe's Ryder Cup victory over the United States last year, extended his lead to four strokes with three birdies on the first five holes and easily held off Woods for his third European tour title.

England's Nick Dougherty eagled the par-5 18th for a 69 to tie for third with Australia's Nick O'Hern (73) at 14 under.

After making an 18-foot birdie putt at the 7th to move to 20 under, Howell had consecutive bogeys on the 8th and 9th—when he missed a three-foot putt for par—and his margin was cut to two.

Howell birdied the 10th and 12th and then had six consecutive pars, while Woods had two birdies and a bogey on the back nine and didn't really close the gap.

"I didn't want to beat him too badly," Howell joked. "Actually, I was very nervous there when I missed a few putts, particularly at the 9th after missing on the 8th.

"I played solid golf from there and Tiger perhaps wasn't on song."

Woods missed some makable putts, including a par-saving chance from five feet on the 16th. That spoiled a remarkable recovery after he had to drop a shot when his drive landed in some thick rough between the green and a lake.

The last time Howell played in the same group as Woods was in the third round at the Masters in April. He struggled around for a 76 at Augusta, while Woods made birdie after birdie as he embarked on his amazing comeback to claim a ninth major.

He wasn't overawed this time.

And Woods never got on a roll Sunday, with only four birdies and two bogeys, including one at the 5th when he three-putted after missing a 15-foot birdie chance and again from two feet.

For Howell, who finished seventh on the European money list in 2005 with $2.11 million, the winners' check was the perfect start to the 2006 European Tour.

No. 2-ranked Vijay Singh had a 3-under 69 in the final round and finished in a tie for fifth place at 13 under with Thomas Bjorn, who had a 70.

England's Paul Casey was at 12 under, with Jean-Francois Remesey of France and Wiratchant Thaworn of Thailand a stroke further back. *AP*

Puentevella bats for bigger sports budget

CLEAN LIVING

Manolo R. Iñigo

SAYING PHILIPPINE sports will find it hard to survive without government financial support, Bacolod Rep. Monico Puentevella is pursuing his fight for Congress not to slash next year's proposed budget for the cash-strapped Philippine Sports Commission from P70 million to P27 million.

"Sports development is the primary responsibility of government and I will do everything to stop the passage of the national budget if this is the kind of treatment given to Philippine sports," said Puentevella in an interview the other day. "And although my appeal was granted to increase the outlay for sports, the additional P58 million is simply not enough," added the former PSC commissioner.

The PSC is now operating on a budget of P70 million compared with P107 million in 2004 and more than P130 million in 2003.

Congress should not tie the hands of sports leaders with a meager budget. How can the agency truly perform its duty of grassroots development when its new outlay, instead of being increased, is now being slashed?

The proposed national budget is clearly biased against sports. In the new budget, sports will only get the crumbs while various government departments like defense, finance, foreign affairs, health, environment and natural resources, education and justice, among others, will not only receive huge budgetary outlays, but special treatment and attention as well.

Filipino athletes used to be a dominant force in the world's sporting arena, but, sadly, those golden days are gone. Philippine sports will continue to deteriorate for as long as it is treated this way by narrow-minded leaders.

***

CEBU HOSTS WORLD-CLASS DANCEFEST. The Cebu Dance Sport Team headed by Edward and Eleanor Hayco and assisted by Loloi Rendon and Ricca Alix will be hosting the First Cebu IDSF (International Dance Sport Federation) Open at the Waterfront Hotel in Lahug, Cebu City, on Nov. 28, a day after the opening of the 23rd Southeast Asian Games.

The biggest sporting event to be held in Cebu City in recent years, Dance Sport Council of the Philippines president Becky Garcia said IDSF adjudicators have been invited to act as judges, namely, chair Keiji Ukai from Japan, Chris Milburne from Australia, Erich Staeldi from Switzerland, Hermann Goetz from Austria, Markus Sonyi from Germany, Peter Loja from Slovakia, Petr Odstrcil from the Czech Republic and Marko Vodnik from Slovenia.

Top dance couples from all over the world are competing in the blue-ribbon affair sponsored by Pagoda Philippines, Nutrafit and Exofat from Biolink, Globe Telecom, Cebu City government, Waterfront Hotel and Casino, C2, Globequest, Globe International Roaming, Globe Solution, Globe Handyphone, Department of Tourism and Pagcor. For details, call April Ramos at 0917-6233484 or 032-4128000 or 032-4128118.

Rusty Federer triumphs; Pierce reaches WTA final

SHANGHAI—WORLD NO. 1 ROGER FEDERER fought his way through an erratic performance on his return from injury to open his Masters Cup title defense with a 6-3, 2-6, 6-4 win over David Nalbandian.

The ring-rusty Federer, who has spent a month on the sidelines and played with his right ankle taped, came back from 3-1 down in the final set for the win, which keeps alive his hopes of a third successive Masters Cup title.

"I'm really happy with the way I played to come through the match," said the top seed. "I had no expectations whatsoever to be honest. This is one of the better moments in my career, to come back from the worst injury I've ever had and to win a match at the Masters Cup is very special for me."

Federer posted 33 unforced errors with three double-faults and only two aces to give hope to Rafael Nadal and Andre Agassi, his closest rivals in the season-ending tournament.

Meanwhile, big-serving Croatian Ivan Ljubicic fired six aces past Guillermo Coria on Sunday to get his Masters Cup campaign off to an impressive start, 6-2, 6-3.

Meanwhile, in Los Angeles, Mary Pierce edged top-ranked Lindsay Davenport, 7-6 (5), 7-6 (6), in a matchup of the pro tour's oldest elite players in the semifinals of the WTA Championships on Saturday.

The 30-year-old Pierce advanced to Sunday's final against French countrywoman Amelie Mauresmo, who beat mistake-prone defending champion Maria Sharapova, 7-6 (1), 6-3. *AFP, AP*

Stowaway lass . . .

From page A30

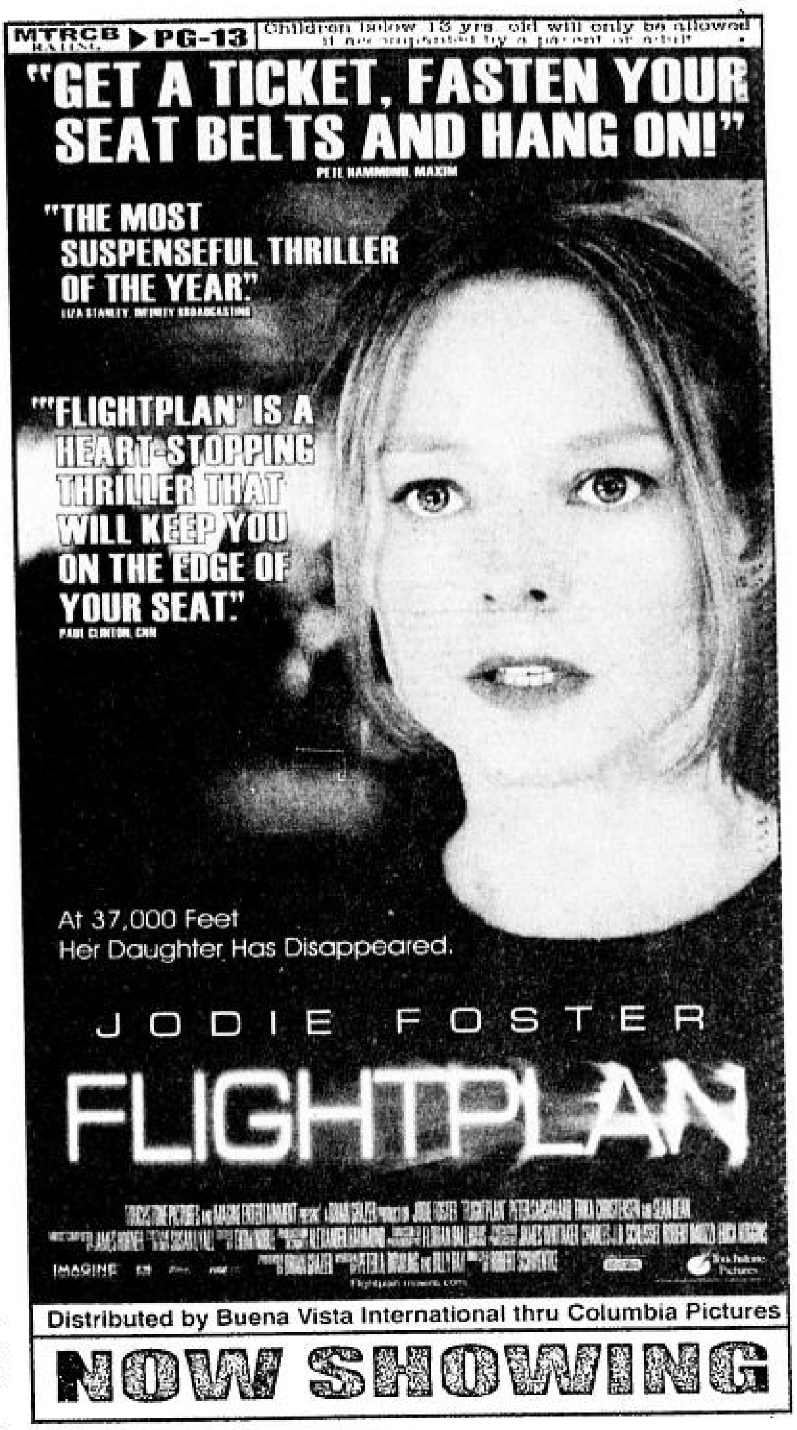
Australian mare crossed the line.

Wild Orchid struggled home for the runner-up spot, two lengths off the winner. Real Spicy hobbled in third, another two lengths behind, while Absolute Charmer wound up fourth and last.

Stowaway Lass, sired by With Class out of Royal Pirate, underscored her victory worth P600,000 by setting a record time of 2:04.5 over the 2,000-meter distance. She submitted rapid-fire fractions of 24-23.5-25-25.5-26.5 in erasing the previous best of 2:05 flat owned by Wild Orchid.

Only the far third choice in the betting with sales of P95,594 out of P930,090, Stowaway Lass rallied from as far as eight lengths back while Wild Orchid tried to dispatch Real Spicy.

Next up for Stowaway Lass is the All-Import Championship slated on Nov. 27. *Edwin Villanueva, Contributor*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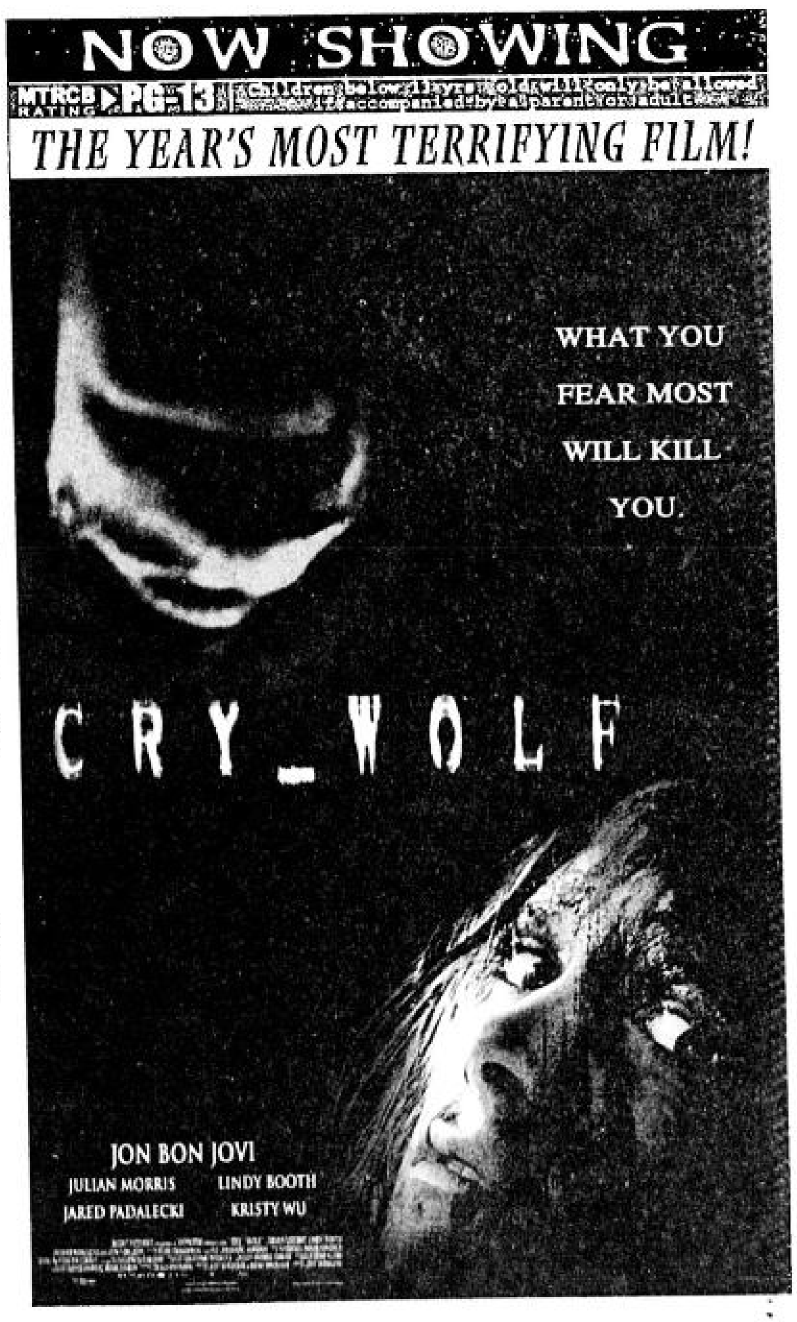
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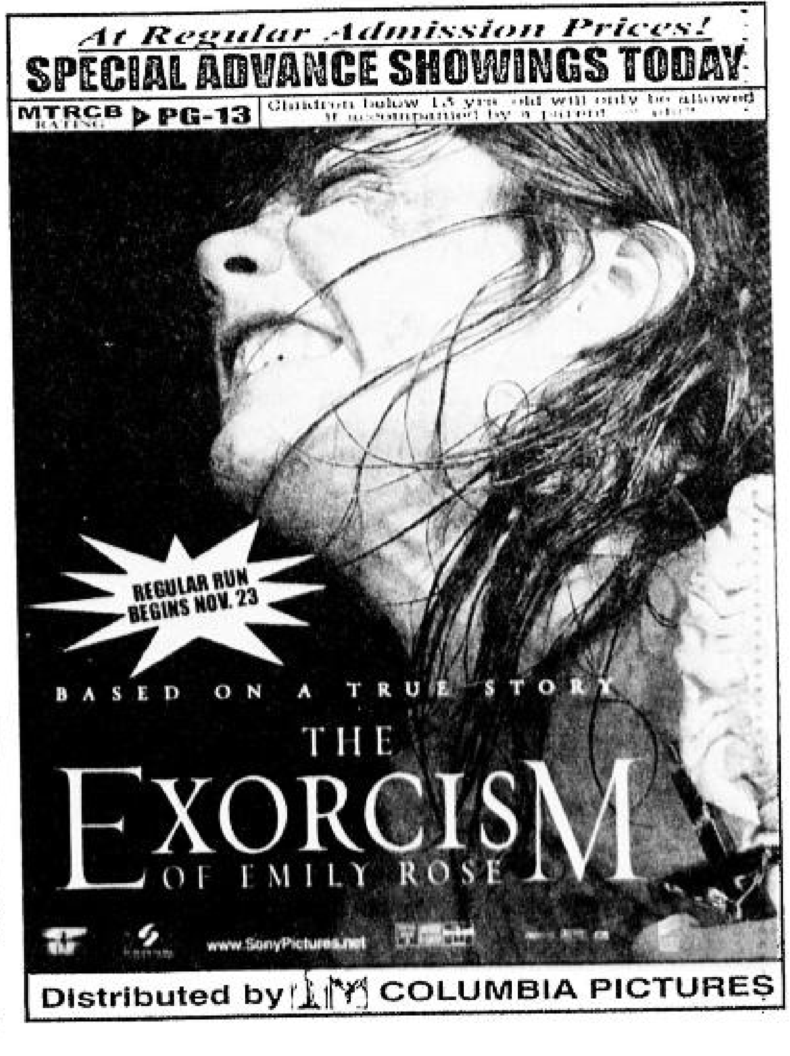
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Wizards cast their spell on Spurs

WASHINGTON—GILBERT ARENAS made 11 of his first 12 shots from the field and scored 43 points to lead the Washington Wizards past a lackluster Tim Duncan and the San Antonio Spurs, 110-95, Saturday.

Duncan connected on his first two attempts from the floor and then could not figure out a way to get the ball in the basket until a tip-in with just under 6 minutes left in the game. He missed 15 straight shots.

He wound up 3-for-18 for 11 points and had 14 rebounds, barely keeping intact his run of a double-double in every game this season.

Manu Ginobili scored 28 points and Tony Parker added 23 for the Spurs.

In Atlanta, Pau Gasol's tip-in at the final buzzer lifted the Memphis Grizzlies over the winless Hawks, 85-84.

Officials reviewed the play to confirm there was still time on the clock when Gasol tipped in the miss of a 3-pointer by Mike Miller.

It was another buzzer-beating act in Milwaukee, where Mo Williams hit a 3-pointer at the buzzer, rallying the Bucks from a 14-point deficit and into a 103-102 victory over the Indiana Pacers.

In other games, Miami Heat melted Charlotte Bobcats, 108-99; Dallas Mavericks tripped New Orleans Hornets, 109-103; Houston Rockets scuttled New Jersey Nets, 99-91; Chicago Bulls gored Utah Jazz, 101-98; and Phoenix Suns torched Golden State Warriors, 101-86. AP

NBA ON TV: Solar Sports will air the New York Knicks-Sacramento Kings game todat at 10 a.m. On RPN-9, at 7:30 p.m., LeBron James hopes to become the youngest player to break the 4,000-point barrier when Cleveland battles Orlando. Airing starts at 7:30 p.m.

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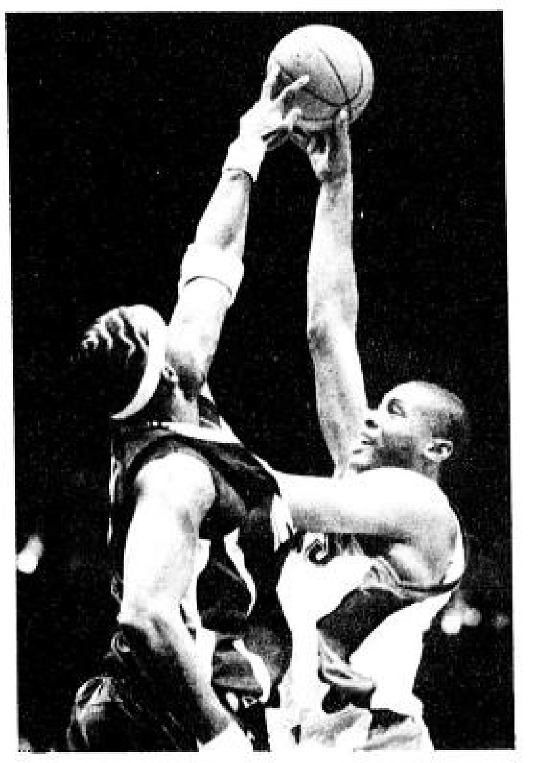

INDIANA center Jermaine O'Neal blocks a shot by Milwaukee center Jamaal MaGloire. The Bucks, however, won over the Pacers, 103-102, on a Mo Williams last second three-point shot. REUTERS

Neumann leads LPGA tilt by one

MOBILE, ALABAMA—LISELOTTE NEUMANN made a 15-foot birdie putt at the 18th hole for a 5-under 67 and a one-stroke lead after three rounds of the Mitchell Company LPGA Tournament of Champions on Saturday.

Fil-Am Dorothy Delasin also had a five-under 67, but she was still nine shots off the lead with a 214 total. Jennifer Rosales, meanwhile, had a one-over 73 and was a shot further back.

With the closing birdie, Neumann broke out of a four-way tie and moved into the lead at 11-under 205 on the Magnolia Grove Golf Club's Crossings Course.

Defending champion Heather Daly-Donofrio had a 68 and joined Australia's Rachel Hetherington (72) and US Solheim Cup star Christina Kim (72) at 10-under 206. Hetherington and Kim shared the lead and a four-stroke advantage heading into the third round. *AP*

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FRONTERA VERDE

MiG here Dec. 1

"SOONER than next year!" was Fil-Aussie rocker MiG Ayesa's reply when INQUIRER Entertainment asked, in a September interview, when he planned to visit the Philippines.

MiG had become quite a sensation at that time by virtue of his being a favorite finalist in "Rock Star: INXS," a widely watched reality-based competition meant to find a new lead singer for the phenomenal 1980s Australian rock band INXS.

He didn't win, but MiG placed third, a feat in itself, especially considering that he never figured in the dreaded bottom three slots until two weeks before the finals. It was the clearest indication of fan support.

Now, MiG is coming to Manila as top draw at the MTV Staying Alive Music Summit for HIV/AIDS on Dec. 1.

"I think my cousins are organizing a reunion," he also told INQUIRER earlier. "The last time I was in the Philippines, we went to Boracay. It's probably the most beautiful place on earth and that's where we're planning on having the reunion."

He was "very, very proud to be Filipino," he said in response to crit-

MIG/A2-4

As predicted, GMA 7 tops Enpress winners

By Marinel R. Cruz

THE KAPUSO BAGGED 19 OF 28 AWARDS handed out this year by the Entertainment Press Society (Enpress), organizer of the annual Golden Screen Awards for Entertainment TV.

Enpress earlier announced it would not televise this year's awards rites, to avoid talk that the group was partial to GMA 7, which aired the proceedings last year.

Sunshine Dizon, Outstanding Lead Actress in a Drama Series for her role as Pirena in the top-rating *fantaserye*, "Encantadia," leads GMA 7 talents who will accept their trophies on Nov. 30 at the Zirkho Comedy Bar in Quezon City.

This year's Outstanding Lead Actor in a Drama Series trophy is Ariel Rivera for GMA 7's "Forever in My Heart," which also starred Regine Velasquez and Richard Gomez.

Amy Austria is Best Supporting Actress in a Drama Series for portraying Lourdes, lead character Alwyna's mother in "Mulawin," also on GMA 7.

Kapuso also has six Best Show awards—Comedy Series ("Bahay Mo Ba 'To?"), Drama Series ("Encantadia"), Reality/Competition Program ("Extra Challenge: Astig"), Showbiz-Oriented Program ("StarTalk"), Outstanding Youth-Oriented Drama Series ("Love to Love: Season 4") and Outstanding Celebrity Talk Show ("Mel & Joey").

GMA 7's "S.O.P." shares Best Musical or Variety Program trophy with ABS-CBN's "A.S.A.P. '05."

Outstanding Comedy Gag Show is the only award given ABC 5, for "The Misadventures of Maverick & Ariel."

Cherry Pie Picache is Best Actress in a Drama Special for "Maalaala Mo Kaya: Bestida" on ABS-CBN; John Lloyd Cruz is Best Actor in a Drama Special for "Skating Rink," also on "Maalaala Mo Kaya."

Camille Prats is Outstanding Supporting Actress in a Drama Special for "Maalaala Mo Kaya: Kuwintas."

Tirso Cruz III is Best Supporting Actor for "Ikaw Ang Lahat sa Akin." Lester Llansang is Best Supporting Actor in a Drama Special for "Maalaala Mo Kaya: Bestida," which is this year's Best Drama Special.

Boy Abunda is Outstanding Showbiz-Oriented Program Host for "The Buzz" and Outstanding Celebrity Talk Show Host for "HomeBoy."

Pia Guanio is Best Female Host in a Musical or Variety Program for "Eat Bulaga!" Joey de Leon is Best Male Host for the same noontime show.

This year, it's Ogie Alcasid's ("Bubble Gang") turn to win Outstanding Performance in a Comedy Gag Show, which Michael V won for the same show in 2004.

Mark Reyes and Gil Tejada share the award for Outstanding Director for a Drama Series for their collaboration in "Encantadia." Al Quinn brings home the Outstanding Director for a Comedy Series or Comedy Gag Show trophy for "Bahay Mo Ba 'To?"

Outstanding Lead Actress in a Comedy Series is Tessie Tomas and Outstanding Supporting Actress in a Comedy Series is Sherilyn Reyes, for their work on "Bahay Mo Ba 'To?"

The Best Actor in a Comedy Series citation is shared by Bong Revilla ("Idol Ko Si Kap") and Ronaldo Valdez ("Bahay Mo Ba 'To?"). Keempee de Leon gets Best Supporting Actor in a Comedy Series trophy for "Bahay Mo Ba 'To?"

PINOY FILM WINS IN ARGENTINA
Rico Maria Ilarde's "Sa Ilalim ng Cogon" won Best Picture at the Rojo Sangre Horror Film Festival in Buenos Aires, Argentina, on Nov. 3. Today it will be screened at the 9th Cinénygma, another "screamfest," in Luxembourg, Luxembourg. "Cogon" will premiere in the Philippines on Nov. 19. On Page A2-2, Ilarde talks about his movie's circuitous journey.

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2 ILUSYON
12:00 2:30 5:00 7:30 10:00

3 AB-NORMAL BEAUTY
1:10 3:20 5:30 7:40 9.50

4 THE LEGEND OF ZORRO 2
1:25 4:10 6.55 9:40

5 FLIGHTPLAN
12:30 2:50 5:10 7:30 9:50

6 WAITING
1:10 3:20 5:30 7:40 9:50

7 DOMINO
1:45 4:30 7:15 10:00

8 CRY_WOLF
1:00 3:15 5:30 7:45 10:00

9 THE EXORCISM OF EMILY ROSE
Sneak Previews

10 ISPIRITISTA
12:20 2:45 5:10 7:35 10:00

ERMITA 538-7809 to 12

1 FLIGHTPLAN
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2 AB-NORMAL BEAUTY
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3 THE EXORCISM OF EMILY ROSE
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METRO EAST 682-8193 • 682-8199

1 FOUR BROTHERS
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3 WAITING
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NOVALICHES 935-3231 / 935-3229-30

1 DOOM
2 ISPIRITISTA
3 THE LEGEND OF ZORRO 2
4 FLIGHTPLAN
5 WAITING

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2 ISPIRITISTA
3 RESERVE
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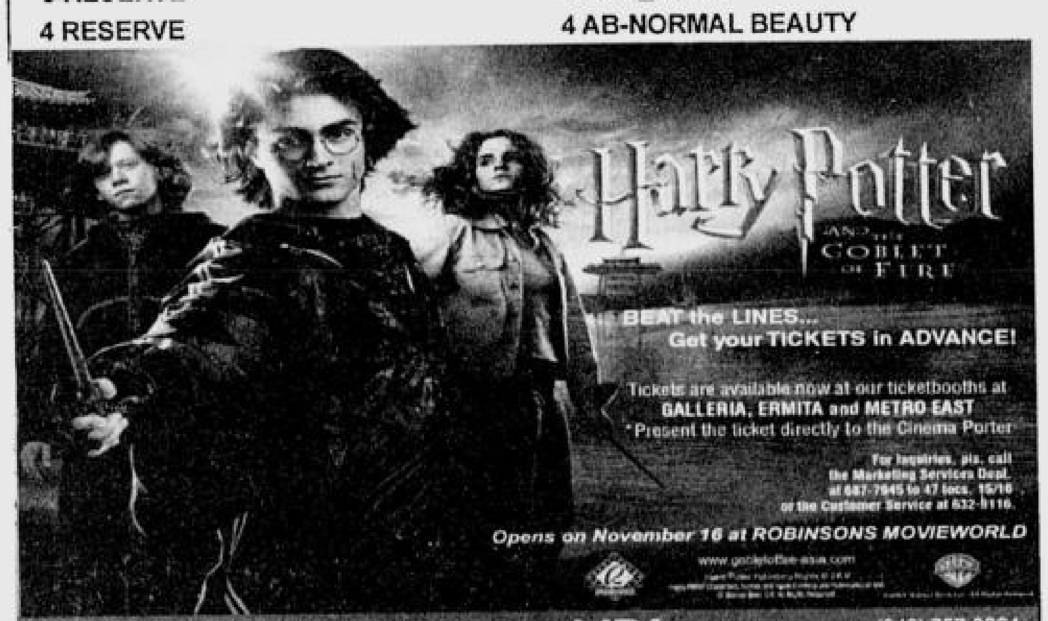
1 FLIGHTPLAN
2 THE EXORCISM OF EMILY ROSE
3 CRY_WOLF
4 AB-NORMAL BEAUTY



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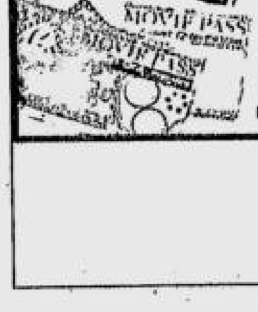
4 DOOM



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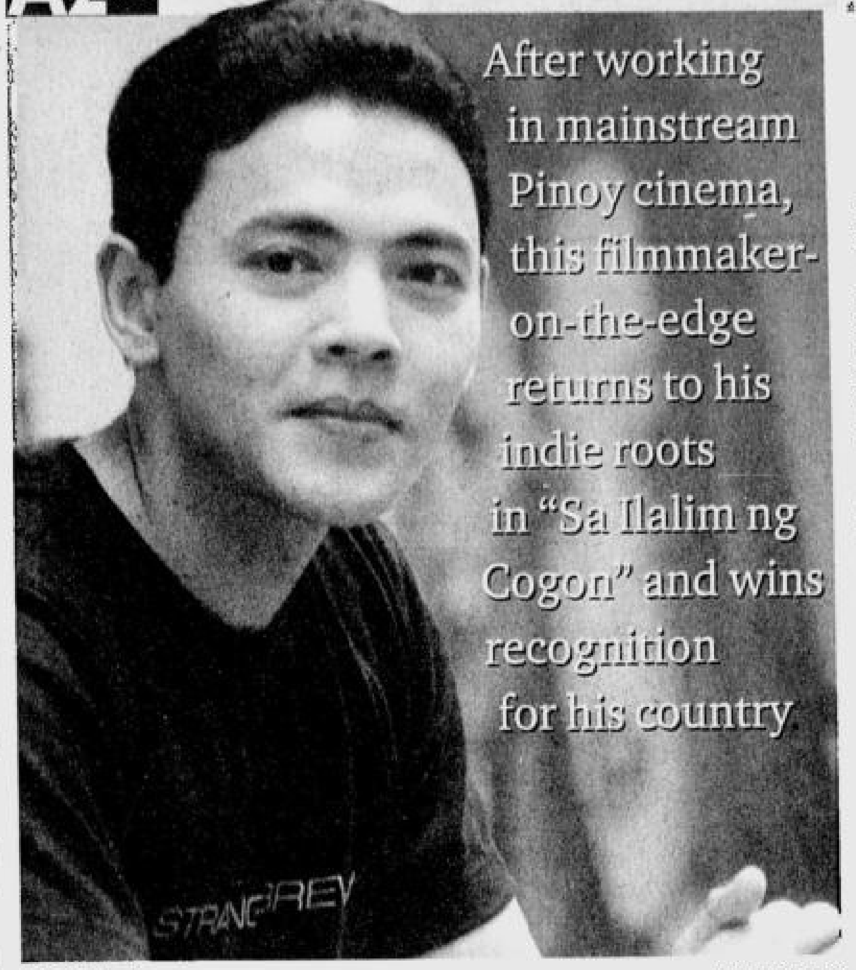

After working in mainstream Pinoy cinema, this filmmaker-on-the-edge returns to his indie roots in "Sa Ilalim ng Cogon" and wins recognition for his country

RICO Ilarde

ROMY HOMILLADA

Rico Ilar

By Bayani San Diego Jr.
Photo by Romy Homillada

IF YOU GOOGLE RICO MARIA Ilarde's name, you'll find that he is not just the son of former Senator Eddie Ilarde, but also that he directed a low-budget sci-fi flick, "Z-Man," topbilled by Toby Alejar and Bon Vibar, in 1988.

You'll also discover that Ilarde's debut was bought by First Look Pictures, based in Los Angeles, and that it's still available in German, American and Brazilian web sites.

From the JVC VHS camera that he used in his teens, Ilarde—now in his late 30s—has moved up to mainstream 35mm movie-making, with two Regal thrillers (headlined by Klaudia Koronel: "Dugo ng Birhen" and "Ang Babaeng Putik") to his name.

He has returned to his indie roots with the digital feature "Sa Ilalim ng Cogon"—which he co-produced with Mammu Chua (for Duduy Plus) and Roger García (for Modern Films). "Cogon" was named Best Picture at the recently concluded Rojo Sangre Horror Film Festival in

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VIEWFINDER
Nestor U. Torre

"THE LEGEND OF ZORRO" grossed a record-breaking P28.2 million nationwide on its opening weekend (Oct. 26-31). The figure represents Columbia Pictures' biggest debut for the year, breaking the record set by "Stealth" last July.

We caught the film recently and saw why it's clicking with local viewers.

Its best suits are director Martin Campbell's eventful storytelling, stars Antonio Banderas and Catherine Zeta-Jones' feisty performances, and the production's Kinetic Visualizations.

To be sure, its plot is nominal and phlegmatically pseudo-historical: Alejandro (Banderas) and Elena (Zeta-Jones) now have a 10-year-old son (Adrian Alonso). Alejandro (as Zorro) continues to defend the oppressed residents of the California territory from their greedy overlords, but his dedication takes a toll on his family life.

Elena wants him to hang up his whip, but Alejandro can't leave the suffering citizenry high and dry, so Elena kicks him out of hearth and hope.

After some months, Alejandro is shocked to discover that Elena has a new man, a Spanish count, in her life. Later, we learn that her heart really isn't in the relationship, and that she's playing a part in the secret opposition to the plot of some land barons to foil California's move to become the 31st American state.

In the end, everything is much too easily sorted out just before the final fade. But this is as far as the movie's limited intentions go, so film buffs in search of more substantial stuff would be well-advised to opt for another production.

For our part, we had a fairly good time listening to Banderas and Zeta-Jones trading saucy insults, with the latter scoring the most points. After a while, however, their verbal jousts began to sound repetitive, so our attention wandered.

The film is also too long for its lightweight intentions. But we found the debut performance of young Adrian Alonso as the lead couple's son precociously confident and savvy.

Other pleasing moments keep rest of the movie moderately diverting, but its specious "historical context" keeps getting in the way.

Still, we recall with delight what for us is the film's best stunt and visual flourish: Zorro and his trusty steed Tornado jumping off a promontory, onto the top of a train in full motion. What a great action brainstorm, so effectively pulled off.

NAMCYA finalists

The finalists in the 2005 National Music Competitions for Young Artists (NAMCYA) have been announced:

Solo voice Category A, Level 1: Region 1, Christian Jay Arcano, Jerico A. Malaqui, Ma. Anjanette Tangonan. Regiona 3, David Ande Gene Pabon, Anton Eric R. Tan, Micah Grace S. dela Cruz, Maria Blanca T. Beley. Region 4-A, Alexandra Agagon, Babylyn R. de Roxas, Glydel M. Reyes, Vincent Carlo Abratique. NCR, Jacinto Armando Mantaring, IV, Xavier Ablaza, Samantha Isabelle Ana, Madelaine C. Par. Regio Rioanne A. Ortiz, Diane Lopez

Region 10, Andrelin Pare
CARAGA, Frances. Is
Pitogo. CAR, Cherish Timmaot.

NAMCYA 2005 will be held at the CCP from Nov. 22 to 27.

Feedback

From Prolet R. Marmol, Taytay Rizal: "Dan Brown's 'Da Vinci Code,' whether the book or the movie that is yet to be shown, like it or not, mainly explores other facets of (Christian) discourse, or her story, for that matter. Yes, the assertions it makes may not be foolproof, but it is for the reader to decide.

"It is a fact that there are always different sides to a story/history. We are witness to the many significant 'historical facts' that those who hold the power are in the position to authenticate their version as they see it—intentionally or not, together with their biases, ideologies, etc.

AUDITIONS

Miss Saigon

KOREA

The Korean Production rehearses from May 2006 and opens in Seongnam Arts Centre in July
with a season in Seoul to follow.

Applicants should have strong singing voices. Strong dance experience is required for ensemble performers.
Dancers with acrobatic abilities are also encouraged to audition.

Applicants must pre-register to secure an audition slot.
For registration, applicant must bring bio-data (CV) and 5"x 7" photo.
For auditions, applicant should prepare a song from MISS SAIGON that displays his/her vocal range,
bring music scores/sheets to auditions (a pianist will be provided) or a minus-one CD or cassette tape.

**Registration on Saturday & Sunday, 19th & 20th November 2005 from 9:00am to 5:00pm
at STEPS DANCE STUDIO, Building C, Kerrivin Plaza, 2316 Pasong Tamo Extension, Makati City**

**Auditions on 28th, 29th, 30th November, 01st & 02 December 2005 10:00 am to 5:00 pm
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For inquiries, call 524-6454 or 524-6451 Mondays to Fridays from 9:00am – 4:00pm.

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de's road to victory

es, Argentina.

—in which Rico also acts as ul Servo's stunt double—is set ned Nov. 14 at the Cinényg- er "screamfest") in rg, Luxembourg. It ts Philippine premiere . 7 p.m., at the UP Film e Adarna. Admission

TAKE FIVE

pelled you to make "Sa Ilalim "

baeng Putik" was almost picked ch distributors and the remake almost bought by Madonna's Films.

erest it generated abroad gave etus to come up with our own nt feature. Roger and I thought s could've been smoother had the movie.

g Putik" was made five years he long wait?

. I was in and out of jobs for two , until I got the right team to- ake "Cogon."

What was it like when your first film "Z-Man" was bought by an LA-based company?

First Look Pictures was just a medium-sized company then. Now, it's huge! The contract we signed with them was not so good for us.

What have you learned as an indie filmmaker abroad?

One sad thing I've learned is that the Philippines is considered the ghetto of Asian cinema. I just try to make the best-crafted films. We need to forge ahead and prove that we are much more capable.

Any advice for young filmmakers?

If I were talking to a guy who wants to break into film, my cynical reaction would be: "Get a real job." It's so tough. But Cinemalaya and Cinema One were great. Hope these [digital film festivals] will take us somewhere.

What is your take on the digital revolution?

It's a big help, but it's just a tool. At the end of the day, talent and a great work ethic will still spell the difference.

"Cogon" is shot on mini-DV?

It's digital but we tried to give it a film look. Our DoP (director of photography) is Louie Quirino. He is a seasoned cinematographer here, but still he went to the United States, to study again at the LA Film School.

Is "Cogon" a genre film?

Well, it is a genre film, but it's not a typical genre film. It's a mix of genres: action, thriller, but it is basically a love story. But then there are horror elements also.

Most of the time, producers have a problem with that *e*. You get into trouble when you mix genres because it's harder to market *daw*. But for me, that's the wave of the future. You need to push cinema as an art form and as an entertainment medium.

Hello, MTRCB!

FEEDBACK

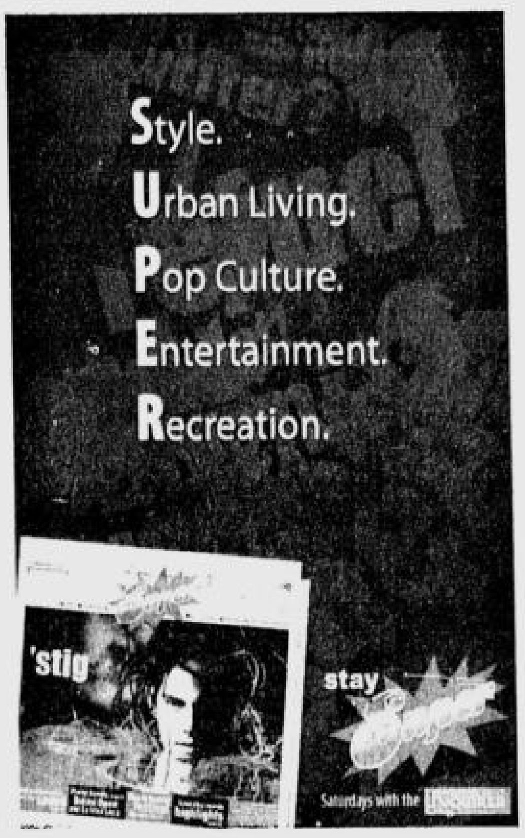
From Sheir, Cavite City (via e-mail):

Why is the MTRCB picking on ABS-CBN? I didn't see the "ASAP" episode where Cherry Lou wore the supposedly offensive outfit. I used to watch "SOP" on GMA 7 all the time but not anymore. I get irritated by the girls' outfits, especially Rufa Mae Quinto's. She almost always wears little more than panties and bra! She used to be one of my favorites, but now I think MTRCB should keep an eye on her.

From M Francisco, 7050 Jurbise, Belgium (via-email):

Your story on Cesar Montano was inaccurate. I covered the Brussels event for a TV station. Cesar was awarded the Grand Prix Special du Jury. Best Director and Best Picture were won by other participating countries.

Grand Prix Special du Jury is equivalent to Best Picture, and Cesar was in fact named Best Director—according to Cesar himself.—Ed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"Subversive opinions often stand in the periphery of history or in the margins of the text. Answers may not always be satisfactory to our quest for truth, but questions make us look into the authenticity of a narrative. Blind obedience or conformity to a ruling discourse mocks our capacity to live an authentic existence. Moreso, the pretension to have all the .foolproff answers." *(To be concluded.)*

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3 FOUR BROTHERS MTRCB R-13 1:35, 4:00, 6:25, 9:00
4 THE EXORCISM OF EMILY ROSE MTRCB PG-13 1:30, 4:20, 7:10, 10:00
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3 FLIGHT PLAN 12:30, 2:50, 5:10, 7:30, 9:50 PG-13
4 CRY WOLF 1:10, 3:30, 5:50, 8:10, 10:30 PG-13

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FLIGHT PLAN PG13 1:00, 3:20, 5:40, 8:00, 10:20
EXORCISM OF EMILY ROSE PG13 12:15, 2:45, 5:15, 7:45
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3:30 PM	MARIANA
4:00 PM	CABECITA
4:30 PM	MMS (MY MUSIC STATION)
5:30 PM	MOMS
6:30 PM	GOLDEN BOWL
7:00 PM	STAR
7:30 PM	LAUGH TO LAUGH...ANG KULITI
8:00 PM	H30 HAHAHA...OVER!
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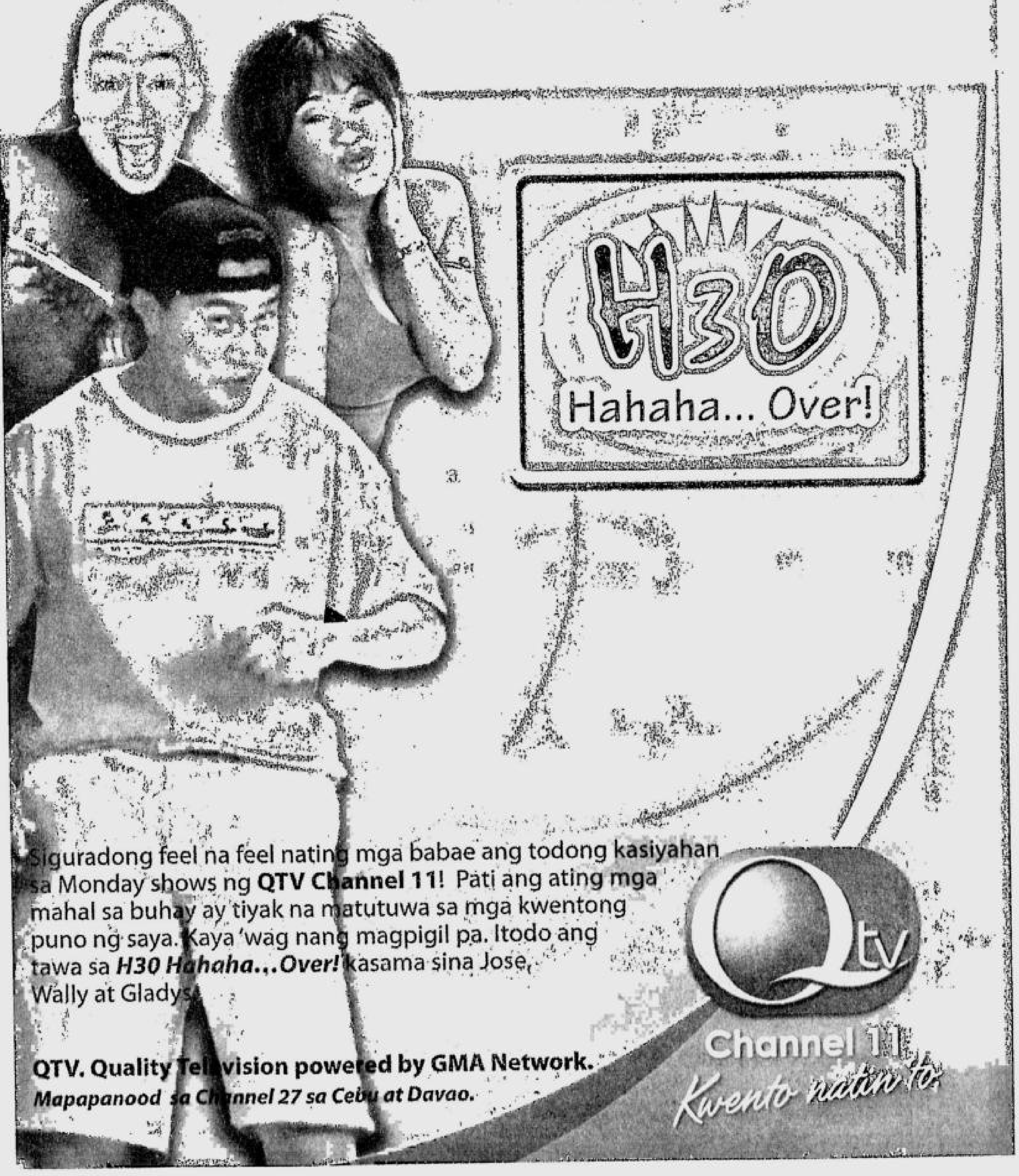

Siguradong feel na feel nating mga babae ang todong kasiyahan sa Monday shows ng **QTV Channel 11**! Pati ang ating mga mahal sa buhay ay tiyak na matutuwa sa mga kwentong puno ng saya. Kaya 'wag nang magpigil pa. Itodo ang tawa sa ***H30 Hahaha...Over!*** kasama sina Jose, Wally at Gladys.

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Hotcakes, anyone?

TWO YEARS AGO, SMART RECORDS PRODuction put together five talented girls from the provinces and four others from Metro Manila and the Hotcakes group was born. Today, they perform at Ever Gotesco Ortigas, 4 p.m., and then again on Nov. 20 at Farmers' Plaza, Quezon City, 4 p.m.; and Nov. 22 at Metro Concert Bar, West Ave., Quezon City.

SHOW TIME

Tonight

Regine Velasquez in "Reflections" at the Aliw Theater with guests AiAi delas Alas, Kim Flores and Jonalyn Viray

Dawn Bande at Pan Pacific Hotel

George Band at Virgin Café

Industriaat Suburbia

Freestyle at Tavern on the Square

Tomorrow

Freestyle and 604 at Virgin Café

Freeverseat Suburbia

Wiseguys at Tavern on the Square

HOTCAKES

ROUNDUP

Gawad Direk awardees

SIX prominent film industry workers whose achievements have advanced film arts appreciation, education or industry welfare are the recipients of the Second Gawad Direk awards given out by the Directors' Guild of the Philippines.

The awardees, to be honored in rites set at Ateneo de Manila University's Henry Lee Irwin Theater on Nov. 18, are filmmaker Augusto "Totoy" Buenaventura, actor-director Eddie Garcia, comedian-producer Rodolfo V. Quizon (Dolphy), actress Gloria Romero, actress-social welfare advocate Rosa Rosal and producer-actress-singer Armida Siguion-Reyna.

Songwriting tilt

HARIBON Foundation is now accepting entries to "Himig Kalikasan;" a songwriting competition with nature and the environment as theme. Amateur songwriters 15-35 years old are invited to submit their compositions—jazz, rock, pop, or any other genre—to the Haribon office, Suites 401-404, Fil-Garcia Tower, Kalayaan Avenue, Diliman, Quezon City. Last day of submission Dec. 15. The application form can be downloaded from www.haribon.org.ph. For details, call 433-3476 or 436-4363.

Pilita shows 'em

SINGER Pilita Corrales showed fans how she pulls her signature back-bending moves during "Love Your Bones, Love Your Life," Anlene's Osteoporosis Awareness Celebration recently at Market! Market! Corrales is the celebrity endorser of the milk brand that calls itself "the bone expert."

Mig here Dec. 1

From page A2-1

icism that he was being identified more often as Australian (his family moved to Sydney when he was 2 years old). "I'm proud to be Australian as well. But there is no way I hide the fact that I'm Filipino."

Before "Rock Star," he starred in theater productions in Australia and London.

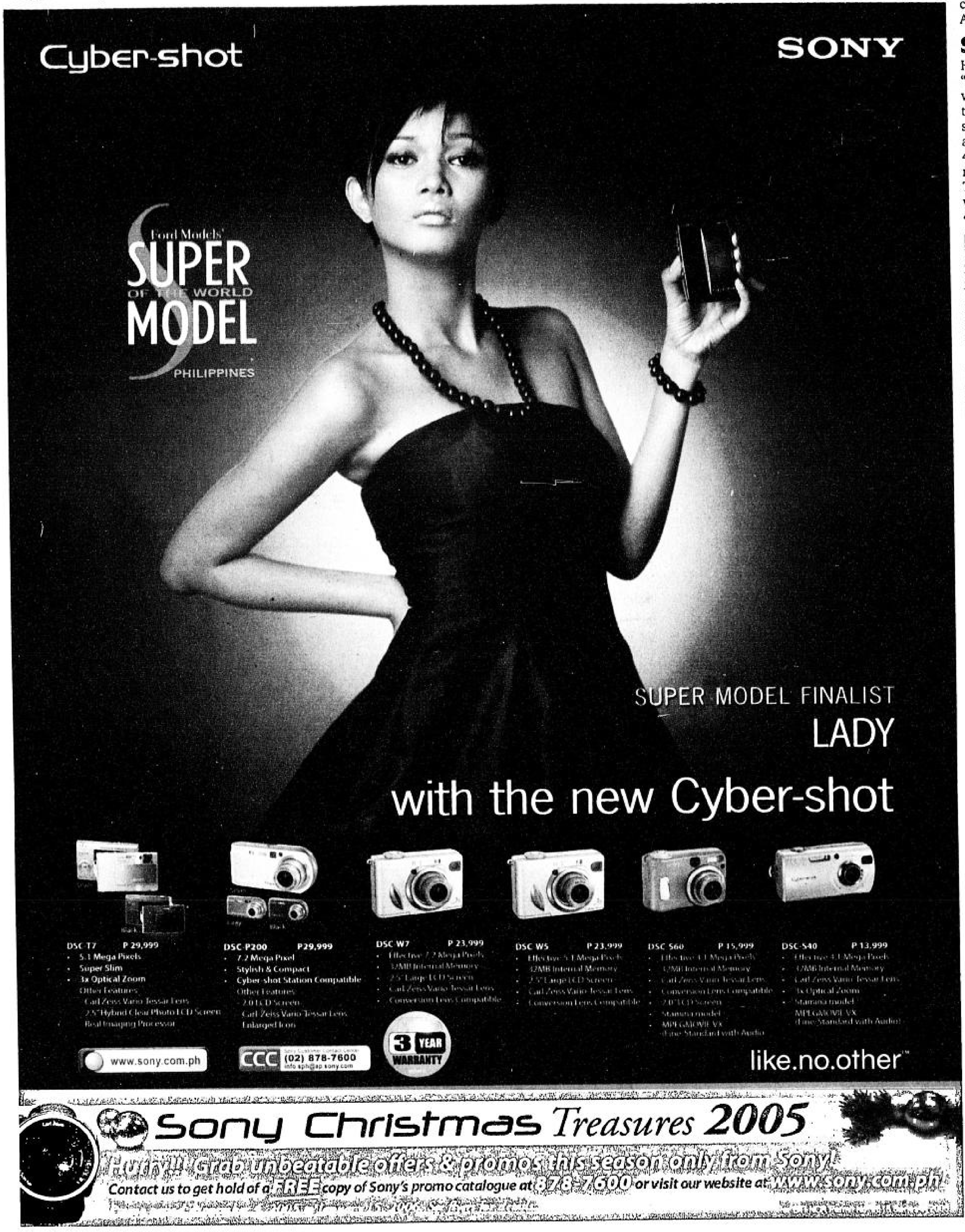
MiG knew only too well that the whole country was behind him all the way during the reality singing contest that featured 15 brilliant rock singers.

"That's one of the reasons I'm making my way to the Philippines... to thank every single person who voted for me. So line them up because I'm going to be there."

MiG's probably bringing along his wife, Simone, going by yet another previous remark: "My wife trusts me implicitly, but she said, 'There's no way you're going to the Philippines unless I come with you.'"

Dec. 1 is World AIDS Day. The MTV event, MiG's first major gig in Manila, is set at The Fort Open Field, Bonifacio Global City, in Taguig.

Tickets are available at selected Starbucks stores. For more information, call the Unicef hotline, 758-1000. Tune in to Magic 89.9, 99.5 RT, Jam 88.3, KLite 1035, and NU 107, and catch free-ticket promos.



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Agriculture grew 3-4% in third quarter

Production of rice, sugar up

By Christine A. Gaylican

THE COUNTRY'S AGRICULTURE sector was estimated to have expanded by 3 to 4 percent in the third quarter, with favorable output recorded by the rice, sugar and corn sectors.

Economists polled by the INQUIRER said that despite the meager budget for agriculture and the higher cost of fertilizers, the farm sector sustained its growing trend in the third quarter, although the expansion was not as high as the 7 percent posted in the second quarter.

"The agriculture sector may have made a 3.2 percent growth in the third quarter and hopefully could bounce back a little more in the last quarter," said economist Rolando Dy of the University of Asia and the Pacific.

Arsenio Balisacan, executive director of the Southeast Asian Regional Center for Graduate Study and Research in Agriculture (Searca), said the sector probably recorded a better performance enough to push the gross domestic product (GDP) growth higher during the period.

"It would definitely be better as all the agriculture sub-sectors have recovered from a relatively flat growth in the first semester. The crops sub-sector has regained what it has lost in the preceding period," Balisacan said.

The performance of the agriculture sector is being watched closely by the country's economists since it accounts for a fifth of the country's total economic output.

According to preliminary estimates from the Department of Agriculture's Bureau of Agriculture Statistics, the country's corn output could reach 5.2 million metric tons by

AGRICULTURE/B12

Insurers fight over ₱2.4-B CTPL industry

By Daxim L. Lucas

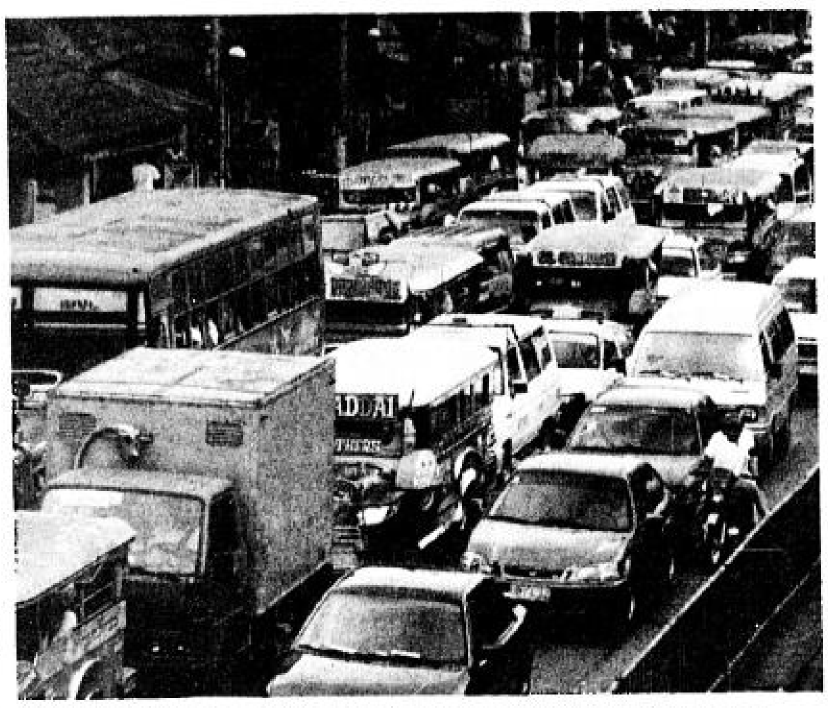
(First of two parts)

SPECIAL REPORT

FLY-BY-NIGHT AND UNSCRUPULOUS insurance firms steal as much as P1.12 billion worth of premiums from unsuspecting vehicle owners each year.

Thus said Sen. Juan Ponce Enrile in a privilege speech delivered last month, where he assailed some insurance firms as "buccaneers" for selling "fake and spurious" comprehensive third-party liability (CTPL) policies to clients.

To address the situation, industry regulators and insurance firms have been struggling to find a solution to the proliferation of fake policies and dishonest policy providers.



THOUSANDS of motorists unknowingly hold fake insurance policies.

The solution proposed by the Philippine Insurers and Reinsurers Association (Pira), with the blessing of the Insurance Commission, is a centralized processing system for CTPLs that will weed out the miscreants of the industry.

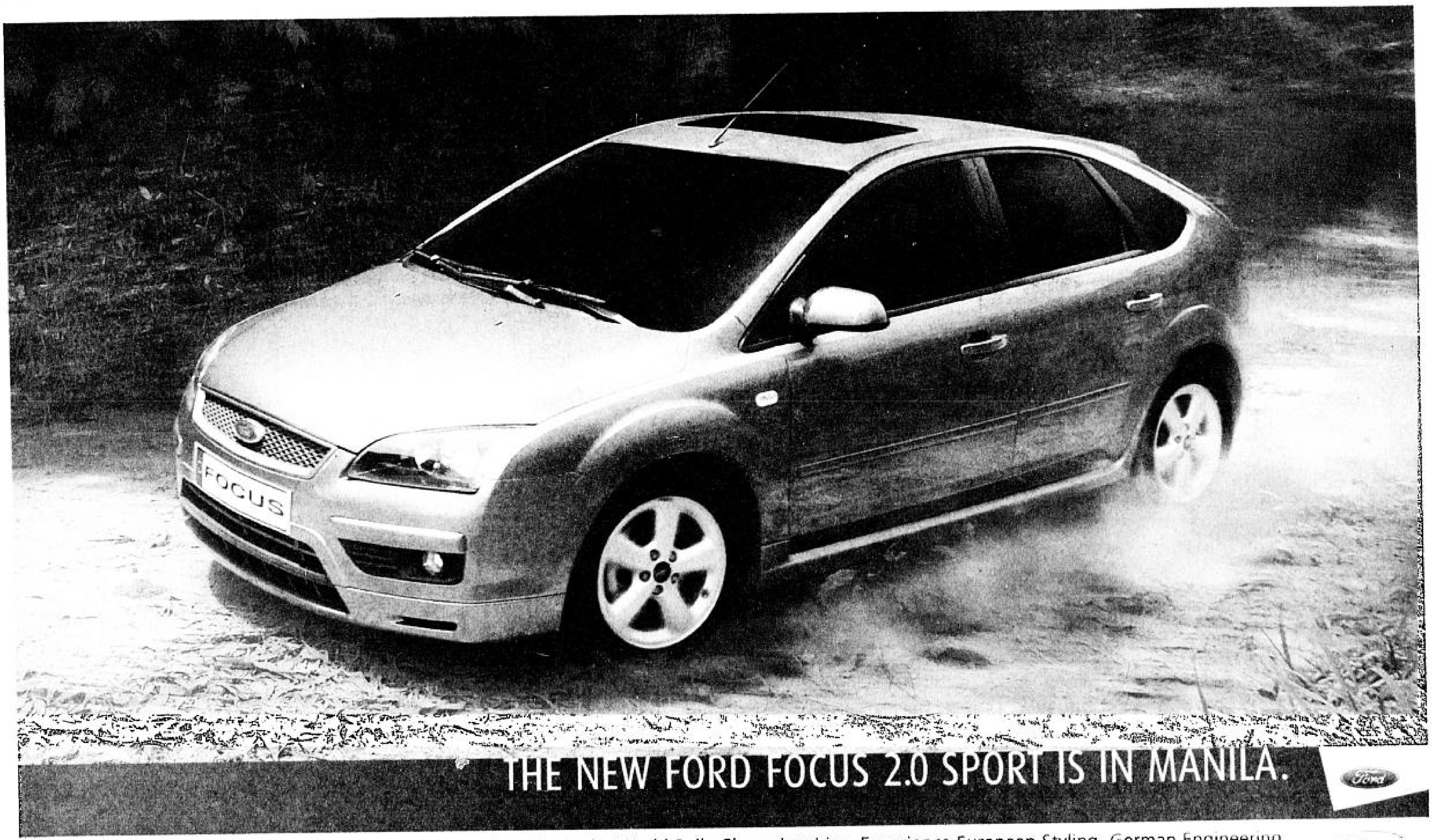
"The status quo is not acceptable," said Pira general manager Mario C. Valdez. "We need to do something to protect our clients."

However, all is not well in the insurance industry.

INSURERS/B12

WHAT'S INSIDE

Viagra, meet Andros /B2
Gov't braces for higher interest rates in 2006 /B6
Oct. budget deficit seen to exceed target by 50% /B9



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Viagra, meet Andros

COCKTALES

Victor C. Agustin

THE SPEECHES WERE FULL OF MALE CHAUvinisms, the video presentation and dance interlude heavy with phallic innuendoes, but the female among the full-house audience not only did not mind, but even lined up to make sure they each brought home a sample that generated all those erectile references.

We are referring to Friday night's launch of Andros, the local version of Viagra made by United Laboratories.

The female in the audience, led by no less than Unilab chair Joy Campos-Hess, were part of predominantly middle-aged doctors and medical personnel that packed the NBC Tent at The Fort to celebrate the local wonder overcoming the intense lobbying by Pfizer, the multinational that first brought the middle-aged man's secret weapon.

The launch was originally scheduled early last month, but, as Unilab research chief Kenny Dee broadly hinted in his lecture, Pfizer had even sought to stop Unilab's importation of the vital ingredient sildenafil from the European manufacturer.

Legally, Pfizer could not prevent Unilab from manufacturing a bioequivalent version of its multibillion-dollar seller, with the earlier decision of the US multinational to no longer file a molecular patent with the local authorities.

Apparently, even a giant like Pfizer found the patent process an expensive exercise when sought in each and every country that it decided to write off several Third World countries, the Philippines included.

What Pfizer did not realize is that Unilab, along with the likes in India and China, would take advantage of such patent cracks in the otherwise monolithic pharmaceutical fiefdom.

And that was why we had on Friday octogenarian actor Eddie Garcia—he and Andros could tie-up with Duracell battery marketing, for they keep on going, and going, and going—sex advice columnist Margarita Holmes and impresario Ronnie Henares (his brother Atom would make an even better real-life endorser) all promoting the local, also colored blue, wonder.

Why, even the yet-to-be-launched Unilab caduceus logo has already been "Androsified," with the head of the snake, instead of drooping, now erect and ready to strike. In addition, the Unilab letters have now been angled as if about to sprint.

Even before the launch, Unilab president Carlos Ejercito has been quietly confident that Andros would prove to be another winner, considering that it is being marketed, true to Unilab's generic strategy, at 65-percent cheaper than the imported McCoy.

The next Unilab plan is to locally manufacture tamiflu amid global shortage and high prices but, like Pfizer, another multinational drug company, Roche, has indicated it would also oppose the indigenous manufacture of its anti-bird flu drug even in the absence of a Philippine molecular patent.

But that, as they say, is another story.

Mercedes-Benz index

IT used to be that the S500 was available only on indent basis but apparently there is a ready market for the P10.8-million, long-wheelbase transporter that CATS Motors has decided to bring in a shipment, along with the more familiar Mercs.

Tonight, CATS is launching the 2006 model of the S500, along with the more affordable S350 and, Mercedes-Benz's new line, the B series of multi-purpose vehicles.

But, according to the grapevine, even before the limos could hit the shore, three of the S500s have already been spoken for, and another five of the 350s also considered sold.

Of course, CATS chair Gregorio Yu would not reveal who the deep-pocketed buyers were, but nevertheless indicated that business has been picking up despite the endless political whining that CATS is now negotiating with Germany for its next year's allocation, given the apparently brisk worldwide demand for the luxury liners.

Money-go-round

- AS a further indication of a shift in consumer drinks preference, the local Coca-Cola Bottling Group reported a 9-percent drop in third-quarter revenues, translating to a P40-million operating loss for the same quarter, because of continuing decline in carbonated soft drink sales.

To make up for the losses, the Coca-Cola group is intensifying marketing efforts for its bottled water and fruit juice lines, where demand has partially shifted to.

- SAN Miguel chair Eduardo Cojuangco Jr. has also caught the *tiangge* bug, opening an ECJ Farms fruits-and-vegetables stall in Tiendesitas, the new Ortigas development at the intersection of Ortigas Avenue and C-5.

Heard through the grapevine

EQUITABLE PCIBank has bitten the bullet and will retire the nearly 11-percent block lodged as treasury shares, instead of distributing the contested shares pro-rata among the shareholders.

The decision will allow the bank to finally book the mark-to-market losses.

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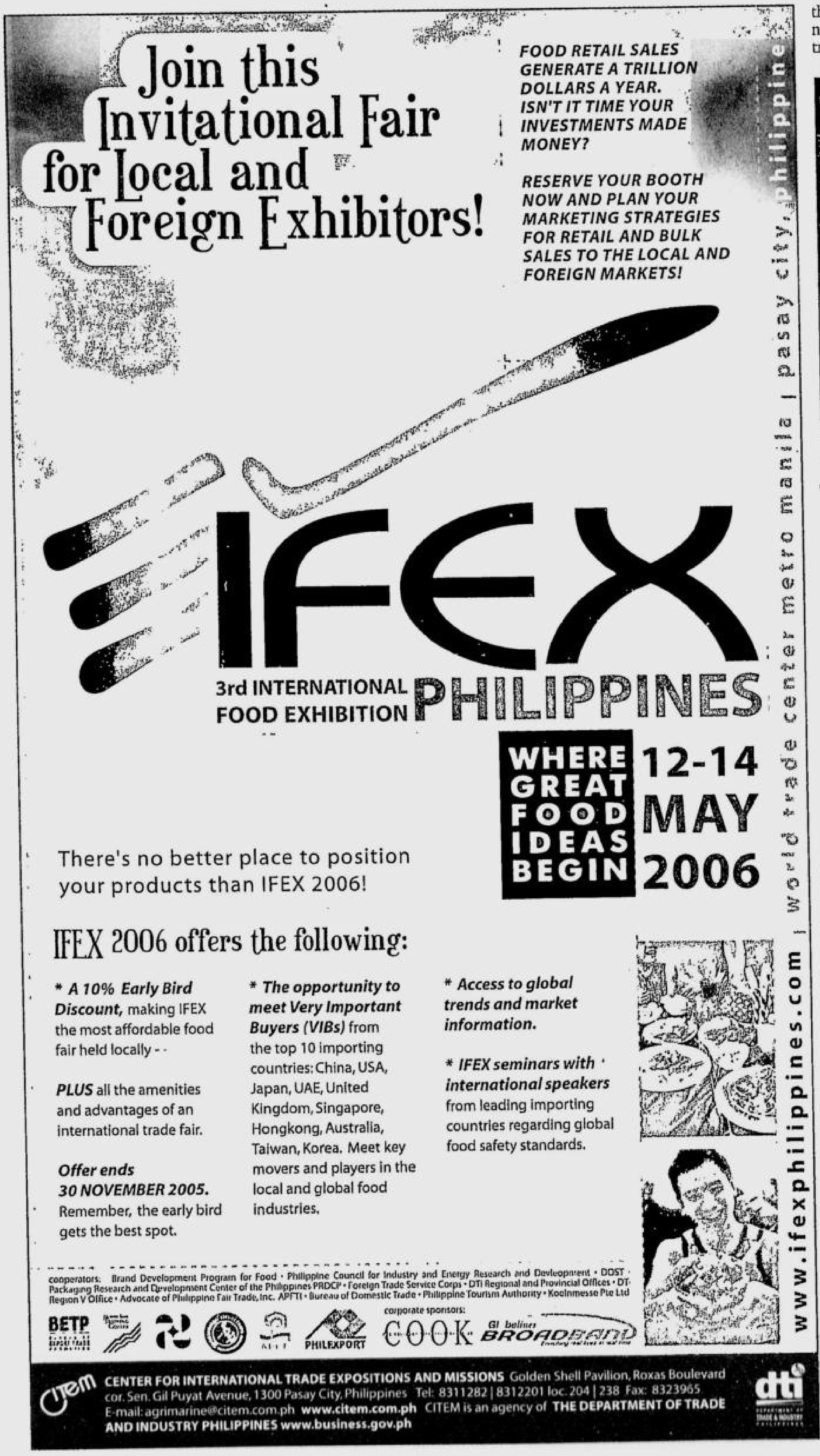

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₱16.7-B palm oil projects set

By Ronnel W. Domingo

MALAYSIAN AND LOCAL INvestors are considering to invest a total of about P16.7 billion in three palm oil projects in Western Mindanao, an umbrella group of industry players announced.

According to the United Coconut Associations of the Philippines, three groups were awaiting the approval of their proposed palm oil plantations and mills.

Ucap said that based on plans, the investors were interested in putting up plantations that cover a total of 129,520 hectares of oil

P16.7-B PALM/ B4

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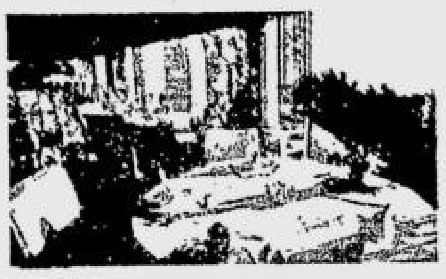
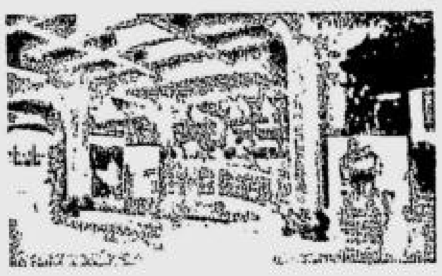
If these food lovers make a round of The Highlands' restaurant row, they can choose from a wide assortment of appetizing Filipino, Chinese, Japanese, Korean, Mongolian, Spanish, Italian, French, Mediterranean, Thai and Indonesian cuisine.



First on the list is the Spanish restorante, **Marbella**, which serves the most excellent Paellas and Callos as well as enticing Cold Cuts like the authentic Jamon Serrano, Chorizo and Queso. There are also Salads and Salpicao and for the discerning wine lover, the premium Sangria is surely a perfect complement to all the delicious food that the late Señor Armas concocted.



The **Highlands China Palace**, which looks like Beijing's Imperial Palace, is for those who crave for the best Chinese fare. The **Summer Garden** serves Cantonese Buffet and Dimsum while authentic Cantonese ala-Carte specialties can be availed of in the **Winter Garden**. On the other hand, those who long for the juiciest prime cut steaks can always go to the **Highlander Steakhouse**.

Health buffs have the **Greenhouse Bistro** as a healthy alternative with its organic salads, pasta and fresh fruit juices. Then, there's **Anton's Place** which boasts of a mouth-watering selection of all-time Filipino dishes that diners can enjoy in the midst of a luxuriant setting of greeneries; **Bali**, a combination of Indonesian, Singaporean and Indian gastronomy; **Genghis Khan** for Mongolian Barbecue; **Akasaka**, a Japanese-themed restaurant that specializes in Teppanyaki and Robatayaki; **Geraldine's Soda Fountain & Diner**, a diner and ice cream parlor patterned after the hang-out of the swinging sixties; and, **Greg's Grill** which serves real tasty barbecues.

Completing the long list are **Highlands Peak Bar and Café, The Wine Cellar, Chosun, Ginza, Highlands Golfers Lounge, La Belle Brasserie, Bibingkahan, Sports Center Veranda, Lagoon Snack Bar, Café de Paris, Chiang Mai, Country Club Veranda, Toscana, Trellis Grill and Café Saratoga.** It's like a whole world of cuisine that is found in the midst of Tagaytay Highlands.

One can go on a tour of the different restaurants all day long in the Highlands' but it certainly won't be enough. One will certainly want to come back for another day of dining and drinking at these swank eating-places.

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Gov't eyes sale of entire stakes in SMC, Meralco

By Elizabeth L. Sanchez

THE GOVERNMENT is keen on selling its entire stakes in blue chip power distributor Manila Electric Co. (Meralco) and food and beverage conglomerate San Miguel Corp. next year, Finance Secretary Margarito Teves told reporters during a visit at the Securities and Exchange Commission (SEC) last Friday.

Teves said the sale of these big-ticket items could take place in the second half of 2006.

"If possible, we will sell (the entire stake)," he said. He declined to give an estimate as to how much the government might gain from the asset disposal.

The government owns about 30 percent of Meralco. In SMC, the government holds an estimated 41 percent, consisting of shares sequestered by the Presidential Commission on Good Government (PCGG) and the stakes of pension funds Government Service Insurance System (GSIS) and the Social Security System (SSS). The government block in SMC is valued at about $2 billion.

Another government asset to be sold next year is a five-hectare property in Paco, Manila owned by Manila Gas Corp. State investment arm National Development Co. (NDC) will oversee the sale, which is targeted in September.

Another property for sale by the end of 2006 is a 4.8-hectare lot which used to house the International School in Makati.

Philippine National Oil Co.-Energy Development Corp. (PNOC-EDC), the country's biggest producer of geothermal power, is also up for sale. Its geothermal fields are in Leyte, Negros Oriental, Bicol and Cotabato.

P16.7-B ...

From page B3

palm plantations.

The group did not provide a breakdown of the planned investments but said the biggest project would be that of local Western Mindanao Agro-Forestry and Industrial Development Association Inc. (WMAFID), which is gearing up to plant 107,520 hectares with oil palm.

Another proponent is Zamboanga del Sur-based Alpha and Firsha Properties Development Corp., which had entered into a joint venture with palm oil manufacturer Tabun Haj-Janoub Philippines.

Alpha and Firsha wants to start with a plantation of 8,000 hectares that could grow to as large as 20,000 hectares of oil palm plantations, Ucap said.

Malaysian businessman Han Siew King, a former executive of the old Sime Darby Plantations, had proposed a third project.

Ucap said the investors were on the lookout for possible plantation sites in Zamboanga Sibugay, Zamboanga del Sur and Zamboanga del Norte.

UCPB PROPERTY MARKET
10% DOWNPAYMENT
FIXED 11% INTEREST
10 YEARS TO PAY

NATIONWIDE AUCTION Year 2
NOV. 22, 2005, UCPB BLDG., MAKATI AVE., MAKATI CITY
REGISTRATION STARTS AT 2:30 PM • AUCTION PROMPTLY STARTS AT 3:30 PM

LUZON

ANTIPOLO CITY

UCPB_ANT045 - RESIDENTIAL LOT
L.A. 834 sqm.
B 2 L 5, Selford St., TOWN AND COUNTRY
MIN. BID PRICE: P 2,282,400.00

UCPB_ANT046 - HOUSE & LOT
L.A. 185 sqm. F.A. 164 sqm.
Coolidge St., CUESTA VERDE EXEC. VILL.
MIN. BID PRICE: P 849,600.00

UCPB_ANT047 - RESIDENTIAL LOT
L.A. 437 sqm.
Lot 3 Blk 7, PARKRIDGE EXEC. VILLAGE
MIN. BID PRICE: P 786,600.00

UCPB_ANT048 - RESIDENTIAL LOT
L.A. 619 sqm.
Lot 1 Blk 7, PARKRIDGE EXEC. VILLAGE
MIN. BID PRICE: P 1,114,200.00

UCPB_ANT049 - RESIDENTIAL LOT
L.A. 640 sqm.
Lot 21 Blk 3, PARKRIDGE EXEC. VILLAGE
MIN. BID PRICE: P 599,400.00

UCPB_ANT050 - RESIDENTIAL LOT
L.A. 605 sqm.
Lot 4 Blk 4, PARKRIDGE EXEC. VILLAGE
MIN. BID PRICE: P 740,700.00

UCPB_ANT051 - RESIDENTIAL LOT
L.A. 678 sqm.
Lot 20 Blk 3, PARKRIDGE EXEC. VILLAGE
MIN. BID PRICE: P 634,500.00

UCPB_ANT052 - RESIDENTIAL LOT
L.A. 1,151 sqm.
B 3 L 10, TOWN AND COUNTRY ESTATES
MIN. BID PRICE: P 3,149,100.00

UCPB_ANT053 - RESIDENTIAL LOT
L.A. 1,145 sqm.
B 3 L 11, TOWN AND COUNTRY ESTATES
MIN. BID PRICE: P 3,132,000.00

UCPB_ANT054 - RESIDENTIAL LOT
L.A. 662 sqm.
Lot 23, Blk 3, PARKRIDGE ESTATES SUBD.
MIN. BID PRICE: P 1,188,800.00

UCPB_ANT055 - RESIDENTIAL LOT
L.A. 512 sqm.
Lot 2, Blk 3, PARKRIDGE ESTATES SUBD.
MIN. BID PRICE: P 921,600.00

CAINTA/BINANGONAN/SAN MATEO

UCPB_RP165 - RESIDENTIAL LOT
L.A. 204 sqm. (2 LOTS AVAILABLE)
Village East III, Darangan, BINANGONAN
MIN. BID PRICE: P 293,400.00 each

UCPB_RP166 - AGRICULTURAL LOT
L.A. 230,226 sqm.
Brgy. Guinang Bayan, SAN MATEO
MIN. BID PRICE: P 8,287,200.00

UCPB_RP167 - RESIDENTIAL LOT
L.A. 1,504 sqm.
Brgy. May-iba, TERESA
MIN. BID PRICE: P 1,245,600.00

LAS PIÑAS

UCPB_LSP003 - COMMERCIAL LOT
L.A. 6,173 sqm. (Near TOYOTA)
LOT 2-B, ALABANG-ZAPOTE Road
MIN. BID PRICE:71,306,100.00

UCPB_LSP004 - TOWNHOUSE
L.A. 119 sqm.
Elegant Homes II, Estanislao St., B.F. RESORT VILLAGE
MIN. BID PRICE: P 1,242,000.00

UCPB_LSP005 - RSDL LOT W/IMPROVEMENT
L.A. 280 sqm.
Sitio Kaynata, BO. TALON
MIN. BID PRICE: P 2,691,000.00

UCPB_LSP006 - COMMERCIAL LOT
L.A. 1,077 sqm.
BRGY. ZAPOTE (Beside Makro)
MIN. BID PRICE: CALL US

MAKATI CITY

UCPB_MKT007 - CONDO UNIT
F.A. 60.07 sqm. W/ PARKING
Le Domain Condo, Tordecillas St., SALCEDO VILLAGE
MIN. BID PRICE: P 2,763,000.00

UCPB_MKT008 - COMMERCIAL LOT
L.A. 484 sqm.
L10 B3, Chino Roces Ave., KAYAMANAN "A"
MIN. BID PRICE: P 26,435,000.00

UCPB_MKT009 - TOWNHOUSE
L.A. 210.79 sqm.
Makati Prime City Saint Paul St., SAN ANTONIO VILLAGE
MIN. BID PRICE: P 4,320,000.00

UCPB_MKT010 - PARKING SLOT
L.A. 12 sqm. (4 SLOTS AVAILABLE)
102 Aguirre St., LEGASPI VILLAGE
MIN. BID PRICE: P 401,400.00 each

UCPB_MKT014 - COMMERCIAL LOT
L.A. 478 sqm.
Kalayaan Corner Kawit St., STA. CRUZ
MIN. BID PRICE: P 8,604,000.00

UCPB_MKT015 - CONDO UNIT
F.A. 129.62 sqm.
Unit 305, No. 1233 Capt. M. Reyes, BANGKAL
MIN. BID PRICE: P 1,915,200.00

MANDALUYONG CITY

UCPB_MND016 - HOUSE & LOT
L.A. 312 sqm.
Sta. Lucia St., PLAINVIEW
MIN. BID PRICE: P 3,708,000.00

UCP_MND017 - RESIDENTIAL CONDO
F.A. 125.46 sqm.
ARK CONDO., Sierra Madre St.
MIN. BID PRICE: P 2,159,100.00

UCPB_MND 021 - RESIDENTIAL CONDO
F.A. 140.86 sqm.
Unit 301, COURT FELICIDAD I, Wack-wack
MIN. BID PRICE: P 3,132,000.00

MANILA

UCPB_MLA 022 - COMMERCIAL LOT
L.A. 375 sqm.
Lot30 Blk3, Lot44 Blk3, España Blvd., SAMPALOC
MIN. BID PRICE: P 9,675,000.00

MUNTINLUPA CITY

UCPB_MUN023 - RESIDENTIAL LOT
L.A. 500 sqm.
L19 B8, Along Cadiz St., SUSANA HEIGHTS SUBD.
MIN. BID PRICE: P 1,606,500.00

UCPB_MUN024 - RESIDENTIAL LOT
L.A. 500 sqm.
L17 B 8, Along Cadiz St., SUSANA HEIGHTS SUBD., Village1
MIN. BID PRICE: P 1,645,200.00

PARAÑAQUE CITY

UCPB_PRQ025 - INDL LOT W/ OFFICE
L.A. 1671 sqm. & WAREHOUSE
SAN MARTIN DE PORRES
MIN. BID PRICE: P 33,679,000.00

UCPB_PRQ174 - HOUSE & LOT
L.A.553.45 sqm.
Jose Abad Santos St., BAYVIEW VILLAGE
MIN. BID PRICE: P 5,738,400.00

UCPB_PSY026 - CONDO UNIT
L.A.144.70 sqm. W/ PARKING
Unit 908 9th flr., CHATEAU DE BAIE CONDO
MIN. BID PRICE: P 3,220,000.00

PASIG CITY

UCPB_PSG027 - CONDO UNIT
F.A. 224.14 sqm. W/ PARKING
PARK CHATEAU cor. GARNET & SAPPHIRE
MIN. BID PRICE: P 4,536,000.00

UCPB_PSG028 - RESIDENTIAL CONDO
F.A. 215.24 sqm. W/ PARKING
RENAISSANCE 3000
MIN. BID PRICE: P 7,479,000.00

QUEZON CITY

UCPB_QC030 - HOUSE & LOT
L.A. 586 sqm. F.A. 562 sqm.
Zaragosa St., ARANETA VILLAGE
MIN. BID PRICE: P 5,917,500.00

UCPB_QC031 - RSDL W/ IMPROVEMENT
L.A. 160 sqm.
Jade St., SILVERLAND SUBD.,Tandang Sora
MIN. BID PRICE: P 1,838,700.00

UCPB_QC032 - HOUSE & LOT
L.A. 103 sqm.
Moses St., GOODWILL HOMES, Bagbag, Nov
MIN. BID PRICE: P 1,900,800.00

UCPB_QC033 - RESIDENTIAL LOT
L.A. 59 sqm. W/ IMPROVEMENT
METROGREEN VILLAGE, Bagbag, Nov
MIN. BID PRICE: P 1,159,300.00

UCPB_QC034 - RESIDENTIAL LOT
L.A. 96 sqm. W/ IMPROVEMENT
METROGREEN VILLAGE, Bagbag, Nov
MIN. BID PRICE: P 1,340,100.00

UCPB_QC035 - RESIDENTIAL LOT
L.A. 561 sqm.
Cynthia St., DOÑA CARMEN SUBD., Fairview
MIN. BID PRICE: P 1,245,600.00

UCPB_QC036 - HOUSE & LOT
L.A. 141.40 sqm.
8 Maestranza St., NEW INTRAMUROS VILL.
MIN. BID PRICE: P 3,360,600.00

UCPB_QC037 - RESIDENTIAL LOT
L.A. 245 sqm.
Batangas St., SAN FRANCISCO DEL MONTE
MIN. BID PRICE: P 3,330,000.00

UCPB_QC038 - RESIDENTIAL CONDO UNIT
F.A. 85.46 sqm.
Unit 303, JADE PLACE CONDO., Visayas Ave.
MIN. BID PRICE: P 2,016,000.00

UCPB_QC040 - OFFICE CONDO
F.A. 62.90 sqm.
Unit C-7/GF, Unit C-7, Adelina II Condo., CUBAO
MIN. BID PRICE: P 1,101,600.00

UCPB_QC175 - LOT W/ COMMERCIAL STRUCTURE
L.A.270 sqm.
RICHLAND SUBD., Sauyo
MIN. BID PRICE: P 2,433,600.00

SAN JUAN

UCPB_SJ041 - RESIDENTIAL LOT
L.A. 322 sqm.
Along A. Bonifacio St.
MIN. BID PRICE: P 2,851,200.00

UCPB_SJ042 - HOUSE & LOT
L.A. 926 sqm.
31 Cor. Madison & Polk St, NORTH GREENHILLS
MIN. BID PRICE: P 30,772,800.00

ALBAY

UCPB_ABY043 - COMMERCIAL BLDG.
L.A. 421 sqm.
Peñaranda St., (near LLC) LEGAZPI CITY
MIN. BID PRICE: P 5,940,000.00

UCPB_ABY044 - HOUSE & LOT
L.A. 204 sqm.
Lot 1, La Playa Village, LEGASPI CITY
MIN. BID PRICE: P 576,000.00

BATANGAS

UCPB_BAT057 - VACANT LOT
L.A. 15,002 sqm.
Brgy. Bulacnin, LIPA CITY
MIN. BID PRICE: P 6,240,000

UCPB_BAT058 - INDUSTRIAL LOT
L.A. 32,960 sqm. W/ WAREHOUSE
Lot 9806, Brgy. Pusil, LIPA CITY
MIN. BID PRICE: P 8,703,000.00

UCPB_BAT059 - RESIDENTIAL LOTS
L.A. 9,998 sqm. (38 LOTS)
Brgy. San Sebastian, LIPA CITY
MIN. BID PRICE: CALL US

UCPB_BAT062 - 3 UNITS HOUSE & LOT
L.A. 649 sqm.
MIRACLE HEIGHTS SUBD. Lipa City
MIN. BID PRICE: P 15,552,000.00

UCPB_BAT063 - AGRO-INDUSTRIAL LOT
L.A. 10,003 sqm.
Lot 1-C-1, Brgy. San Felipe, PADRE GARCIA
MIN. BID PRICE: P 2,691,000.00

UCPB_BAT064 - AGRI LAND
L.A. 61,815 sqm.
Brgy. Pangao Cumba, LIPA CITY
MIN. BID PRICE: P 7,137,000.00

UCPB_BAT065 - 12UNITS 2STRY APRT. & 4UNITS 2STRY COMMERCIAL BLDG.
L.A. 1,145 sqm.
Lot 1018, Brgy. San Sebastian, LIPA CITY
MIN. BID PRICE: P 7,434,000.00

UCPB_BAT066 - COMMERCIAL LOT
L.A. 755 sqm.
Along Gen. Luna ATHENIANS, Sabang, Lipa City
MIN. BID PRICE: P 6,699,600.00

UCPB_BAT067 - GAS STATION
L.A. 11,632 sqm.
Lot 10354-B-2, Brgy. Bugtong Na Pulo, LIPA CITY
MIN. BID PRICE: P 13,833,000.00

BAGUIO CITY

UCPB_BAG175 - VACANT RSDL LOT
L.A.375 (VARIOUS)
VISTA VERDE HEIGHTS VIRAC, Itogon
MIN. BID PRICE: P206,253.76 / 550 per sqm.

BULACAN

UCPB_BLN068 - HOUSE & LOT
L.A 323 sqm.
Opel St., VILLACOR VILL., Brgy.Langka, Meycauayan
MIN. BID PRICE: P 2,304,000.00

UCPB_BLN069 - RESIDENTIAL LOT W/ IMPROVEMENT
L.A. 221 sqm.
3rd St., Bo. Fatima, Sapang Palay, SJDM
MIN. BID PRICE: P 288,000.00

UCPB_BLN070 - RESIDENTIAL LOT W/ IMPROVEMENT
L.A. 297 sqm.
Lot 1 Blk 58, Sapang Palay, SJDM
MIN. BID PRICE: P 432,000.00

UCPB_BLN071 - RESIDENTIAL LOT
L.A. 146 sqm.
AYUKIT SUBD.,Brgy.Binang 2nd & Turo, Bocaue
MIN. BID PRICE: P 231,300.00

UCPB_BLN072 - RESIDENTIAL LOT
L.A. 206 sqm.
AYUKIT SUBD.,Brgy.Binang 2nd & Turo, Bocaue
MIN. BID PRICE: P 326,700.00

UCPB_BLN073 - RICE MILL W/ 3 STRY COMMERCIAL BLDG & L.A. 1,874 sqm. DOORS-2 STRY COMMERCIAL BLDG
Lot 1229-A, Brgy. Tuktukan, GUIGUINTO
MIN. BID PRICE: P 27, 920, 000.00

UCPB_BLN074 - INDUSTRIAL LOT
L.A. 11,155.73 sqm.
Brgy. Patubig, MARILAO
MIN. BID PRICE: P 31,282,550.00

UCPB_BLN075 - HOUSE & LOT
L.A. 1,628 sqm.
Sapang Palay, SAN JOSE DEL MONTE
MIN. BID PRICE: P 2,160,000.00

UCPB_BLN076 - COMMERCIAL LOT
L.A. 347 sqm. W/ IMPROVEMENT
B27 L20, SAPANG PALAY
MIN. BID PRICE: P 440,100.00

UCPB_BLN077 - RESIDENTIAL LOT
L.A. 209 sqm.
Avocado St., Area F, Bo. Sapang Palay, SJDM
MIN. BID PRICE: P 288,000.00

CAGAYAN VALLEY

UCPB_CYN078 - COMMERCIAL LOT
L.A. 3,511 sqm.
Lot 2437, Brgy. Ugac Sur, TUGUEGARAO CITY
MIN. BID PRICE: P 24,448,500.00

CAMARINES NORTE/SUR

UCPB_CMS083 - RICE MILL W/
L.A. 2,837 sqm. WAREHOUSE
San Isidro, CALABANGA
MIN. BID PRICE: P 6,300,000.00

UCPB_CMS084 - VACANT RSDL LOT
L.A. 706 sqm.
Lot 2 Blk 11, Bo. Bagasbas, DAET
MIN. BID PRICE: P 225,000.00

UCPB_CMS085 - VACANT RSDL LOT
L.A. 830 sqm.
Lot 1 Blk 2, FLORIDA VILLAGE, Lag-On, Daet
MIN. BID PRICE: P 508,500.00

UCPB_CMS086 - COMMERCIAL LOT
L.A. 745 sqm.
Lot 18 Blk 6, Brgy. Pasig, DAET
MIN. BID PRICE: P 1,836,000.00

CAVITE

UCPB_CVT087 - CONDOMINIUM
F.A. 182.88 sqm.
Southwoods Villa, CARMONA
MIN. BID PRICE: P 3,818,700.00

UCPB_CVT088 - COMMERCIAL LOT
L.A. 1,238 sqm. W/ IMPROVEMENT
VILLA RAMIREZ SUBD., Brgy. Tabon, Kawit
MIN. BID PRICE: P 3,016,800.00

UCPB_CVT089 - RESIDENTIAL LOT
L.A. 563 sqm.
Lot 31 Blk 22, Manila Southwoods, CARMONA
MIN. BID PRICE: P 2,026,800.00

UCPB_CVT090 - RESIDENTIAL LOT
L.A. 486 sqm.
Lot 5 Blk 36, Manila Southwoods, CARMONA
MIN. BID PRICE: P 1,749,600.00

UCPB_CVT091 - RESIDENTIAL LOT
L.A. 486 sqm
Lot 4 Blk 36, Manila Southwoods, CARMONA
MIN. BID PRICE: P 1,749,600.00

UCPB_CVT092 - RESIDENTIAL LOT
L.A. 505 sqm.
Lot 2 Blk 36, Manila Southwoods, CARMONA
MIN. BID PRICE: P 1,818,000.00

UCPB_CVT093 - RESIDENTIAL LOT
L.A. 470 sqm.
Lot 18 Blk 35, Manila Southwoods, CARMONA
MIN. BID PRICE: P 1,692,000.00

UCPB_CVT094 - RESIDENTIAL LOT
L.A. 609 sqm.
Lot 14 Blk 32, Manila Southwoods, CARMONA
MIN. BID PRICE: P 2,192,400.00

UCPB_CVT095 - RESIDENTIAL LOT
L.A. 534 sqm.
Lot 72 Blk 54, Manila Southwoods, CARMONA
MIN. BID PRICE: P 1,922,400.00

UCPB_CVT096 - COMML LOT
L.A. 3,324 sqm.
Brgy. Poblacion, CARMONA
MIN. BID PRICE: P 21,539,700.00

UCPB_CVT097 - COMMERCIAL LOT
L.A. 4,999 sqm.
Brgy. Poblacion, CARMONA
MIN. BID PRICE: P 32,393,700.00

UCPB_CVT098 - CONDOMINIUM
F.A. 71 sqm.
UNIT 61B, VISTA DE LORO HEIGHTS, Puerto Azul
MIN. BID PRICE: P 1,346,400.00

ILOCOS NORTE

UCPB_IN099 - RESIDENTIAL LOT
L.A. 116 sqm.
J.P Rizal & P. Hernando Sts., LAOAG CITY
MIN. BID PRICE: P 4,257,000.00

UCPB_IN100 - RESIDENTIAL LOT
L.A. 153 sqm.
Juan Luna St., LAOAG CITY
MIN. BID PRICE: P 525,000.00

ISABELA

UCPB_ISA101 - RESIDENTIAL LOT
L.A. 501 sqm.
Lot 500-C-1-A, Calao East, SANTIAGO CITY
MIN. BID PRICE: P 480,000.00

UCPB_ISA102 - COMMERCIAL LOT
L.A. 188 sqm. W/ IMPROVEMENT
Lot 9232-C-2-A, Barangay Villasis, SANTIAGO CITY
MIN. BID PRICE: P 3,990,000.00

UCPB_ISA103 - RSDL LOT
L.A. 2,000 sqm.
Dubinan West, SANTIAGO CITY
MIN. BID PRICE: P 1,000,000.00

UCPB_ISA104 - RSDL LOT W/ IMPROVEMENT
L.A. 650 sqm.
Bo. Batal, SANTIAGO CITY
MIN. BID PRICE: P 469,000.00

UCPB_ISA105 - AGRO-INDUSTRIAL LOT
L.A. 32,357 sqm.
B-2, Bo. Del Pilar, ALICIA
MIN. BID PRICE: P 18,867,000.00

LAGUNA

UCPB_LGN106 - 2 STRY RSDL BLDG.
L.A. 200 sqm. F.A. 206.84 sqm.
MARYMOUNT VILLAGE, Bo. Anos, Los Baños
MIN. BID PRICE: P 1,575,000.00

UCPB_LGN107 - RESIDENTIAL LOT
L.A. 458 sqm.
Ocampo Cmpd., Sta. Clara Sur, PILA
MIN. BID PRICE: P 342,000.00

UCPB_LGN108 - RESIDENTIAL LOT W/ IMPROVEMENT
L.A. 1,851.20 sqm.
Lot 695-B, Brgy. Pooc, STA. ROSA
MIN. BID PRICE: P 3,897,000.00

UCPB_LGN110 - RESIDENTIAL LOT
L.A. 150 sqm.
ROMAVILLE SUBDIVISION, Sta. Rosa
MIN. BID PRICE: P 400,500.00

UCPB_LGN111 - RESIDENTIAL LOT
L.A.433 sqm.
Lot 7 Blk 5, CARDIL VILLAGE, San Pablo
MIN. BID PRICE. P 945,000.00

UCPB_LGN113 - COMMERCIAL LOT
L.A. 2,078 sqm.
RICHWOOD PARK VILLAGE, San Pablo
MIN. BID PRICE: P 11,530,000.00

UCPB_LGN114 - RESIDENTIAL LOT
L.A. 150 sqm.
RICH WOOD PARK VILLAGE, San Pablo
MIN. BID PRICE. P 280,800.00

UCPB_LGN115 - RESIDENTIAL LOT
L.A. 238 sqm.
RICH WOOD PARK VILLAGE, San Pablo
MIN. BID PRICE. P 419,761.00

UCPB_LGN116 - RESIDENTIAL LOT
L.A. 249 sqm.
RICH WOOD PARK VILLAGE, San Pablo
MIN. BID PRICE: P 438,115.50

UCPB_LGN117 - RESIDENTIAL LOT
L.A. 150 sqm
RICH WOOD PARK VILLAGE, San Pablo
MIN. BID PRICE. P 281,070.00

UCPB_LGN118 - RESIDENTIAL LOT
L.A. 150 sqm.
RICH WOOD PARK VILLAGE, San Pablo
MIN. BID PRICE. P 281,070.00

UCPB_LGN119 - RESIDENTIAL LOT
L.A. 300 sqm.
RICH WOOD PARK VILLAGE, San Pablo
MIN. BID PRICE: P 527,850.00

UCPB_LGN120 - RESIDENTIAL LOT
L.A. 166 sqm.
RICH WOOD PARK VILLAGE, San Pablo
MIN. BID PRICE: P 311,050.80

UCPB_LGN121 - RESIDENTIAL LOT
L.A. 300 sqm.
RICH WOOD PARK VILLAGE, San Pablo
MIN. BID PRICE: P 1,643,850.00

UCPB_LGN122 - RESIDENTIAL LOT W/ IMPROVEMENT
L.A. 370 sqm.
Lot 6 Blk 13, Mahalina St., San Antonio, SAN PEDRO
MIN. BID PRICE: P 1,944,000.00

UCPB_LGN123 - AGRO-INDUSTRIAL LOT
L.A. 60,000 sqm.
Bo. Palasan, STA. CRUZ
MIN. BID PRICE: P 7,560,000.00

UCPB_LGN124 - COMMERCIAL LOT W/ IMPROVEMENT
L.A. 335 sqm.
ADELINA AGRI-VILL., Bo. Of Banca-Banca, Victoria
MIN. BID PRICE: P 4,862,000.00

NAGA CITY

UCPB_NC126 - 2-STRY HOUSE & LOT
L.A. 600 sqm.
Sonano St., VILLA SORABELLA SUBD
MIN. BID PRICE: P 5,103,000.00

UCB_NC127 - COMMERCIAL LOT
L.A. 5,000 sqm.
Lot 3-B-4-C, Brgy. Triangulo,
MIN. BID PRICE: P 18,000,000.00

UCPB_NC128 - COMML/RSDL LOT
L.A. 5,500 sqm.
Brgy. Mabulo, NAGA
MIN. BID PRICE: P 6,910,000.00

UCPB_NC129 - COMML/RSDL LOT
L.A. 5,000 sqm.
Brgy. Mabulo, NAGA
MIN. BID PRICE: P 6,300,000.00

UCPB_NC130 - GAS STATION W/
L.A. 10,000 sqm BODEGA & W. HOUSE
Brgy. Mabulo, NAGA
MIN. BID PRICE: P 20,700,000.00

UCPB_NC131 - RESIDENTIAL LOT
L.A. 4,455 sqm.
Along Isarog Ave., Brgy. Tinago,
MIN. BID PRICE: P 6,480,000.00

UCPB_NC132 - AGRICULTURAL LOT
L.A. 1.0074 sqm.
Pascao-Pamplona Road, TAMBO
MIN. BID PRICE: P 1,530,000.00

UCPB_NC133 - COMML/RSDL LOT
L.A. 3,378 sqm.
Along Nat'l Rd. Labo, CAMARINES NORTE
MIN. BID PRICE: P 15,930,000.00

UCPB_NC134 - HOUSE & LOT
L.A. 847 sqm
Santol St., Liboton, NAGA CITY
MIN. BID PRICE: P 891,000.00

UCPB_NC135 - RESIDENTIAL LOT
L.A. 2,633 sqm
ROLIVILLE SUBD., Bo. Tambo, Pamplona
MIN. BID PRICE: P 853,200

PANGASINAN

UCPB_PSN138 - COMML LOT W/IMPROVEMENT
L.A. 6,098 sqm.
Brgy. Talospatang, MALASIQUI
MIN. BID PRICE: P 1,731,000.00

QUEZON PROVINCE

UCPB_QP029 - COMMERCIAL LOT
L.A. 884 sqm
Bgy. Iyam, LUCENA CITY
MIN. BID PRICE. P 8,370,000.00

UCPB_QP141 - RESIDENTIAL LOT
L.A. 300 sqm.
Lot 9 Blk 2, Brgy. Lagalag, TIAONG
MIN. BID PRICE: P 67,500.00

UCPB_QP142 - RESIDENTIAL LOT
L.A. 258 sqm.
Brgy. Pahinga Norte, CANDELARIA
MIN. BID PRICE. P 75,400.74

UCPB_QP143 - RESIDENTIAL LOT
L.A. 220 sqm.
Brgy. Pahinga Norte, CANDELARIA
MIN. BID PRICE: P 72,332.10

UCPB_QP144 - RESIDENTIAL LOT
L.A. 250 sqm.
SAN ISIDRO SUBD., Brgy. Gulang-gulang, Lucena
MIN. BID PRICE: P 484,524.85

UCPB_QP145 - RESIDENTIAL LOT
L.A. 180 sqm.
SAN ISIDRO SUBD., Brgy. Gulang-gulang, Lucena
MIN. BID PRICE: P 387,619.88

UCPB_QP146 - RESIDENTIAL LOT
L.A. 480 sqm.
Purok Matahimik, Brgy. Cotta, LUCENA CITY
MIN. BID PRICE: P 1,881,000.00

UCPB_QP147 - RSDL LOT W/ IMPROVEMENT
L.A. 266 sqm.
MARILAG COMPOUND, Brgy. Gulang-Gulang, Lucena
MIN. BID PRICE: P 1,161,000.00

UCPB_QP148 - RESIDENTIAL LOT
L.A. 300 sqm.
Brgy. Lagalag, TIAONG
MIN. BID PRICE: P 72,900.00

UCPB_QP149 - RESIDENTIAL LOT
L.A. 3,859 sqm.
Bo. Dumacaa, LUCENA CITY
MIN. BID PRICE: P 2,070,000.00

UCPB_QP150 - RESIDENTIAL LOT
L.A. 200 sqm.
Lot 3 Blk 3, Brgy. Pahinga Norte, CANDELARIA
MIN. BID PRICE: P 58,450.18

UCPB_QP151 - RESIDENTIAL LOT
L.A. 300 sqm.
Purok Matahimik, Cotta, LUCENA CITY
MIN. BID PRICE: P 710,149.86

UCPB_QP152 - 11 DOOR APARTMENT
L.A. 45 sqm. each
Purok Matahimik, Cotta, LUCENA CITY
MIN. BID PRICE: P 106,522.48 each

UCPB_QP153 - APARTMENT
L.A. 73 sqm.
Purok Matahimik, Cotta, LUCENA CITY
MIN. BID PRICE: P 172,803.13

UCPB_QP154 - APARTMENT
L.A. 600 sqm.
Purok Matahimik, Cotta, LUCENA CITY
MIN. BID PRICE: P 1,420,299.73

UCPB_QP155 - HOUSE & LOT
L.A. 374 sqm.
CAPITOL HOMESITE SUBD., Cotta, Lucena City
MIN. BID PRICE: P 1,543,500.00

UCPB_QP156 - HOUSE & LOT
L.A. 191 sqm. F.A. 570
CAPITOL HOMESITE SUBD., Cotta, Lucena City
MIN. BID PRICE: (CALL US)

UCPB_QP157 - RESIDENTIAL LOT
L.A. 300 sqm.
Brgy. Lagalag, TIAONG
MIN. BID PRICE: P 67,500.00

UCPB_QP158 - RESIDENTIAL LOT
L.A. 300 sqm.
WEST GATE SUBD., Brgy. Lagalag, Tiaong
MIN. BID PRICE. P 72,000.00

UCPB_QP159 - COMMERCIAL LOT
L.A. 17,129 sqm.
Brgy. Isabang, TAYABAS
MIN. BID PRICE: P 10,404,000.00

UCPB_QP160 - RESIDENTIAL LOT
L.A. 216 sqm
Brgy. Pahinga Norte, CANDELARIA
MIN. BID PRICE. P 63,126.20

UCPB_QP161 - RESIDENTIAL LOT
L.A. 261 sqm.
Brgy. Pahinga Norte, CANDELARIA
MIN. BID PRICE: P 65,812.18

UCPB_QP162 - RESIDENTIAL LOT
L.A. 200 sqm.
Brgy. Pahinga Norte, CANDELARIA
MIN. BID PRICE: P 58,450.18

UCPB_QP163 - COMMERCIAL LOT
L.A. 4,431 sqm
Brgy. Iyam, LUCENA CITY
MIN. BID PRICE: P 8,370,000.00

UCPB_QP164 - COMMERCIAL LOT
L.A. 1508 sqm.
Brgy. Iyam, LUCENA CITY
MIN. BID PRICE: P 4,261,500.00

TAGAYTAY

UCPB_TGY169 - VACANT LOT
L.A. 11,572 sqm.
Brgy. Maharlika East, TAGAYTAY CITY
MIN. BID PRICE: P 15,120,000.00

UCPB_TGY170(A) - RESIDENTIAL LOT
L.A. 500 sqm. (Overlooking Taal Volcano)
PALM RIDGE, Metro Tagaytay
MIN. BID PRICE: P 936,000.00

UCPB_TGY170(B) - RESIDENTIAL LOT
L.A. 444 sqm. (Overlooking Taal Volcano)
PALM RIDGE, Metro Tagaytay
MIN. BID PRICE: P 735,264.00

UCPB_TGY170(C) - RESIDENTIAL LOT
L.A. 335 sqm. (Overlooking Taal Volcano)
PALM RIDGE, Metro Tagaytay
MIN. BID PRICE: P 627,120.00

UCPB_TGY170(D) - RESIDENTIAL LOT
L.A. 398 sqm. (Overlooking Taal Volcano)
PALM RIDGE, Metro Tagaytay
MIN. BID PRICE: P 659,088.00

UCPB_TGY170(E) - RESIDENTIAL LOT
L.A. 353 sqm. (Overlooking Taal Volcano)
PALM RIDGE, Metro Tagaytay
MIN. BID PRICE: P 660,816.00

TARLAC

UCPB_TLC171 - INDUSTRIAL LOT W/ IMPROVEMENT
L.A. 18,432 sqm.
Lot1-B, BRGY. SAN JUAN DE MATA
MIN. BID PRICE: P 3,348,000.00

UCPB_TLC172 - RESIDENTIAL LOT
L.A. 712 sqm.
VILLA SOLIMAN SUBD., Brgy. Salapungan
MIN. BID PRICE: P 2,543,400.00

UCPB_TLC173 - RESIDENTIAL LOT
L.A. 3,379 sqm.
BRGY SAN ISIDRO
MIN. BID PRICE: P 1,920,000.00

VISAYAS

AKLAN

UCPB_AKN175 - RAWLAND
L.A. 16,245 sqm.
Lot E-7-C-2, Brgy. Bulwang, NUMANCIA
MIN. BID PRICE: P 3,285,000.00

UCPB_AKN176 - MEMORIAL PARK
L.A. 41,867 sqm.
Bo. Tigayon, KALIBO
MIN. BID PRICE: P 10,287,000.00

UCPB_AKN177 - COMMERCIAL / L.A. 460.50 sqm. RESIDENTIAL LOT
Lot 3450-F-1-A, Brgy. Andagao, KALIBO
MIN. BID PRICE: P 2,196,000.00

UCPB_AKN189 HOUSE & LOT
L.A. 240 sqm.
MERCEDES VILLAGE, Kalibo
Min Bid Price: P935,000

UCPB_AKN 190 VACANT RSDL LOT
L.A. 266 sqm.
MERCEDES VILLAGE, Kalibo
Min Bid Price. P310,500

UCPB_AKN191 VACANT RSDL LOT
L.A. 240 sqm.
MERCEDES VILLAGE, Kalibo
Min Bid Price. P279,000

UCPB_AKN 192 VACANT RSDL LOT
L.A. 480 sqm.
MERCEDES VILLAGE, Kalibo
Min Bid Price. P558,000

UCPB_AKN193 HOUSE & LOT
L.A. 480 sqm.
MERCEDES VILLAGE, Kalibo
Min Bid Price: P801,000

UCPB_AKN194 VACANT RSDL LOT
L.A. 1,001 sqm.
MERCEDES VILLAGE, Kalibo
Min Bid Price: P135,000

UCPB_AKN195 HOUSE & LOT
L.A. 844 sqm (along Boracay Nat'l Road)
Brgy. Manoc Manoc, BORACAY ISLAND
Min Bid Price: P1,831,500

UCPB_AKN196 GAS STATION w/ OFFICE/
L.A. 6,058 sqm. WAREHOUSE
Nat'l Road, BRGY. CATICLAN, Malay
Min Bid Price: P10,845,000

ANTIQUE

UCPB_ATO178 - RESIDENTIAL LOT
L.A. 16,182 sqm.
Brgy. San Pedro, SAN JOSE
MIN. BID PRICE: P 2,002,500.00

BOHOL

UCPB_BHL197 COMMERCIAL BLDG.
L.A. 1,891 sqm.
J.A. Clarin St., TAGBILARAN CITY
Min. Bid Price: P1,800,000

CAPIZ

UCPB_CPZ179 - RESIDENTIAL LOT
L.A. 380 sqm.
Lot 14 Blk 2, MERIAM SUBD., Brgy. Baybay, Roxas
MIN. BID PRICE: P 508,500.00

UCPB_CPZ180 - RESIDENTIAL LOT
L.A. 521 sqm.
Lot 10 Blk 3, ALTAVAS SUBD., Bgy. Baybay, Roxas City
MIN. BID PRICE: P 531,250.00

UCPB_CPZ198 VACANT RESIDENTIAL LOT
L.A. 329 sqm.
MERIAM PARK SUBD., Roxas City
Min. Bid Price: P414,000

UCPB_CPZ199 HOUSE & LOT
L.A. 450 sqm.
PARAGON SUBD., Roxas City
Min. Bid Price: P421,875

UCPB_CPZ200 VACANT RESIDENTIAL LOT
L.A. 188 sqm
PARAGON SUBD., Roxas City
Min. Bid Price: P75,300

UCPB_CPZ201 VACANT RESIDENTIAL LOT
L.A. 257 sqm
PARAGON SUBD., Roxas City
Min. Bid Price: P80,295

CEBU

UCPB_CBU181 - COMML/RSDL LOT
L.A. 1,080 sqm.
Lot 1, Brgy. Poblacion, MANDAUE CITY
MIN. BID PRICE: P 10,200,000.00

UCPB_CBU182 - 2-STRY COMML BLDG.
L.A. 508 sqm.
BRGY. PAHINA CENTRAL
MIN. BID PRICE. P 6,900,000.00

UCPB_CBU183 - RESIDENTIAL LOT
L.A. 647 sqm.
ESPINA VILLAGE, Guadalupe
MIN. BID PRICE. P 2,853,000.00

UCPB_CBU202 VACANT COMML LOT
L.A. 38,755 sqm
TRANSCENTRAL HIWAY, Brgy. Busay
Min. Bid Price: P22,400,000

ILOILO CITY

UCPB_IC184 - RESIDENTIAL LOT
L.A.13,144 sqm.
Lot 4255, Brgy. Poblacion Ilaya, CALINOG
MIN. BID PRICE: P 1,326,000.00

UCPB_IC185 - RESIDENTIAL LOT
L.A. 6,521 sqm.
Lot 4432-A-5-1-A-3-E, Brgy. Poblacion Ilaya, CALINOG
MIN. BID PRICE: P 2,494,750.00

UCPB_IC203 VACANT LOT
L.A. 10,000 sqm
JC Zulueta St., Oton
Min. Bid Price: P5,040,000

LEYTE

UCBP_LYT204 VACANT RESIDENTIAL LOT
L.A. 613 sqm. (various)
V & G BETTER HOMES SUBD., Tacloban City
Min Bid Price: P1,103,400 or P1,800 / sqm

UCBP_LYT205 VACANT RESIDENTIAL LOT
L.A. 600 sqm.
V & G BETTER HOMES SUBD., Tacloban City
Min Bid Price: P918,000

UCBP_LYT206 VACANT RESIDENTIAL LOT
L.A. 1791 sqm. (various)
V & G BETTER HOMES SUBD., Tacloban City
Min Bid Price: P806,044.16 or P450 / sqm.

NEGROS OCCIDENTAL

UCPB_NO186 - SUGARLAND
L.A. 90,564 sqm.
Lot 2138-E, Brgy. Central Ma-Ao, BAGO CITY
MIN. BID PRICE: P 1,630,000.00

UCPB_NO187 - RESIDENTIAL LOT W/
L.A. 1,000 sqm. IMPROVEMENT
Lot 2 Blk 5, SAN SEBASTIAN SUBD., Bacolod City
MIN. BID PRICE: P 640,000.00

UCPB_NO188 - RESIDENTIAL LOT
L.A. 1,000 sqm.
Lot 8 Blk 5, SAN SEBASTIAN SUBD., Bacolod City
MIN. BID PRICE: 595,000.00

UCPB_NO207 RESIDENTIAL LOT
L.A. 1,785sqm
Zircon St. City Hts, Subd. Brgy. Taculing
Min Bid Price: P 2,916,000.00

UCPB_NO208 1STRY RESIDENTIAL BLDG
L.A. 780sqm
RHO & PHI St. GREENVILLE SUBD.
Min Bid Price: P 2,160,000.00

UCPB_NO209 RESIDENTIAL LOT
L.A. 1,000sqm
C. Hidalgo Drive, MARAPARA HTS. SUBD
Min Bid Price: P 1,275,000.00

UCPB_NO210 COMMERCIAL BLDG
L.A. 775sqm
Nat'l Rd. GATUSLAO ST. POB.4
Min Bid Price: P 3,663,000.00

UCPB_NO211 RESIDENTIAL LOT
L.A. 4,364sqm
ACACIA SUBD. Brgy. Gargato
Min Bid Price: P 234,000.00

UCPB_NO212 2 STRY RESIDENTIAL BLDG
L.A. 356sqm
P. KATILINGBAN Zone 3 Bata Subd.
Min Bid Price. P 1,476,000.00

UCPB_NO213 2 STRY COMML BLDG
L.A. 353sqm
M.L QUEZON St. Poblacion Guihulngan
Min Bid Price: P 1,872,000.00

MINDANAO

BUKIDNON

UCPB_BKN189 - RESIDENTIAL LOT
L.A. 263 sqm.
Sumpong, MALAYBALAY CITY
MIN. BID PRICE: P 95,000.00

UCPB_BKN190 - AGRICULTURAL LOT
L.A. 2,401 sqm.
Lumbo, VALENCIA CITY
MIN. BID PRICE: P 431,648.74

UCPB_BKN191 - AGRICULTURAL LOT
L.A. 969 sqm.
Lumbo, VALENCIA CITY
MIN. BID PRICE. P 174,205.59

UCPB_BKN192 - AGRICULTURAL LOT
L.A. 969 sqm.
Lumbo, VALENCIA CITY
MIN. BID PRICE: P 174,205.59

UCPB_BKN193 - AGRICULTURAL LOT
L.A. 2,169 sqm.
Lumbo, VALENCIA CITY
MIN. BID PRICE: P 389,940.07

UCPB_BKN194 - AGRICULTURAL LOT
L.A. 984 sqm.
Brgy. Panadtalan, MARAMAG
MIN. BID PRICE: P 159,536.03

UCPB_BKN195 - AGRICULTURAL LOT
L.A. 760 sqm.
Brgy. Panadtalan, MARAMAG
MIN. BID PRICE: P 123,218.88

UCPB_BKN196 - AGRICULTURAL LOT
L.A. 700 sqm.
Brgy. Panadtalan, MARAMAG
MIN. BID PRICE: P 113,491.08

UCPB_BKN197 - AGRICULTURAL LOT
L.A. 972 sqm.
Brgy. Panadtalan, MARAMAG
MIN. BID PRICE: P 157,590.47

UCPB_BKN198 - AGRICULTURAL LOT
L.A. 798 sqm.
Brgy. Panadtalan, MARAMAG
MIN. BID PRICE: P 129,379.83

UCPB_BKN199 - AGRICULTURAL LOT
L.A. 920 sqm.
Brgy. Panadtalan, MARAMAG
MIN. BID PRICE: P 149,159.70

UCPB_BKN200 - AGRICULTURAL LOT
L.A. 950 sqm.
Brgy. Panadtalan, MARAMAG
MIN. BID PRICE: P 154,023.61

UCPB_BKN201 - AGRICULTURAL LOT
L.A. 900 sqm.
Brgy. Panadtalan, MARAMAG
MIN. BID PRICE. P 145,917.10

UCPB_BKN202 - AGRICULTURAL LOT
L.A. 970 sqm.
Brgy. Panadtalan, MARAMAG
MIN. BID PRICE. P 157,266.21

UCPB_BKN203 - AGRICULTURAL LOT
L.A. 900 sqm.
Brgy. Panadtalan, MARAMAG
MIN. BID PRICE: P 145,917.10

COTABATO

UCPB_CBT204 - COMMERCIAL LOT
L.A. 450 sqm.
Quezon Ave., POBLACION
MIN. BID PRICE: P 3,910,000.00

UCPB_CBT206 - COMMERCIAL LOT
L.A. 2,700 sqm.
COTABATO CITY, Maguindanao
MIN. BID PRICE: P 15,370,000.00

UCPB_CBT207 - 1-STRY RSDL BLDG.
L.A. 410 sqm.
ROSARY HEIGHTS
MIN. BID PRICE: P 1,062,000.00

UCPB_CBT208 - 4 UNITS COMML BLDG.
L.A. 1,794 sqm. W/ FIRE BRIGADE
COTABATO CITY, Maguindanao
MIN. BID PRICE: P 14,751,000.00

UCPB_CBT209 - 1-STRY RSDL BLDG.
L.A. 416 sqm.
BANAS SUBDIVISION Rosary Heights
MIN. BID PRICE: P 1,080,000.00

UCPB_CBT210 - 1 UNIT COMML BLDG.
L.A. 850 sqm.
Colabato City, MAGUINDANAO
MIN. BID PRICE: P 5,760,000.00

UCPB_CBT211 - RESIDENTIAL LOT
L.A. 315 sqm.
ARTIEDA SUBD., Koronadal
MIN. BID PRICE: P 170,100.00

UCPB_CBT212 - RESIDENTIAL LOT
L.A. 506 sqm.
CASA SUBD., Koronadal
MIN. BID PRICE: P 258,400.00

UCPB_CBT213 - RESIDENTIAL LOT
L.A. 228 sqm.
GUANZON SUBD., Brgy. Morales, Koronadal
MIN. BID PRICE: P 77,350.00

UCPB_CBT214 - RESIDENTIAL LOT
L.A. 1,039 sqm.
GUANZON SUBD., Brgy. Morales, Koronadal
MIN. BID PRICE: P 288,000.00

UCPB_CBT215 - RESIDENTIAL LOT
L.A. 1,000 sqm.
CASA SUBD., Koronadal
MIN. BID PRICE: P 400,500.00

UCPB_CBT216 - 2-STRY RSDL BLDG.
L.A. 968 sqm.
Poblacion, KIDAPAWAN CITY
MIN. BID PRICE: P 824,500.00

UCPB_CBT217 - AGRICULTURAL LOT
L.A. 4,908 sqm.
Brgy. San Isidro, KORONADAL CITY
MIN. BID PRICE: P 416,500.00

UCPB_CBT218 - INDUSTRIAL LOT W/
L.A. 4,374 sqm. IMPROVEMENT
Bo. Sto. Niño, KORONADAL CITY
MIN. BID PRICE: P 2,125,800.00

LANAO DEL NORTE

UCPB_LDN229 -2-STRY INDL BLDG.
L.A. 20,467 sqm.
Brgy. Tipanoy, ILIGAN CITY
MIN. BID PRICE: P 15,277,500.00

UCPB_LDN230 - RESIDENTIAL LOT
L.A. 768 sqm.
Camague, Tominobo, ILIGAN CITY
MIN. BID PRICE: P 2,214,000.00

DAVAO

UCPB_DAV222 - AGRICULTURAL LOT
L.A. 88,762 sqm.
Talomo Dist., DAVAO CITY
MIN. BID PRICE: P 75,600,000.00

UCPB_DAV226 - 2-STRY RSDL BLDG.
L.A. 300 sqm.
EVERLY HILLS SUBD., Davao City
MIN. BID PRICE: P 2,475,000.00

UCPB_DAV228 - COMMERCIAL LOT
L.A. 5,000 sqm.
Lanang, DAVAO CITY
MIN. BID PRICE. P 20,500,000.00

UCPB_DAV219 - RESIDENTIAL LOT
L.A. 126 sqm.
DINA VILL SUBDIVISION, Ma-a
MIN. BID PRICE: P 90,350.06

UCPB_DAV220 - RESIDENTIAL LOT
L.A. 300 sqm.
Lot 3, POBLACION
MIN. BID PRICE: P 385,714.29

UCPB_DAV221 - RESIDENTIAL LOT
L.A. 400 sqm.
Lot 2, POBLACION
MIN. BID PRICE: P 514,285.71

UCPB_DAV223 - RESIDENTIAL LOT
L.A. 361 sqm.
Brgy. Matiao Mati
MIN. BID PRICE. P 162,225.42

UCPB_DAV224 - RESIDENTIAL LOT
L.A. 363 sqm.
Brgy. Matiao, Mati,
MIN. BID PRICE. P 154,561.22

UCPB_DAV225 - RESIDENTIAL LOT
L.A. 334 sqm.
Brgy. Matiao Mati
MIN. BID PRICE: P 142,213.36

UCPB_DAV227 - INDUSTRIAL LOT W/
L.A. 85,086 sqm. WAREHOUSE
BRGY. BUNAWAN
MIN. BID PRICE. P 43,400,000.00

MISAMIS ORIENTAL

UCPB_MO231 - AGRICULTURAL LOT
L.A. 33,576 sqm.
Bo. Pagahan, INITAO
MIN. BID PRICE: P 10,110,000.00

UCPB_MO232 - AGRICULTURAL LOT
L.A. 17,899 sqm.
Bo. Taytay, EL SALVADOR
MIN. BID PRICE: P 2,412,000.00

UCPB_MO239 - RESIDENTIAL LOT
L.A. 1,015,725 sqm.
Sitio Tulahon, Bo. Malanang, OPOL
MIN. BID PRICE. P 77,157,000.00

CAGAYAN DE ORO

UCPB_MO233 - RESIDENTIAL LOT
L.A. 729 sqm.
Lot7 Blk 23, XAVIER ESTATES, CDO
MIN. BID PRICE: P 2,924,000.00

UCPB_MO234 - 2-STRY RSDL BLDG.
L.A. 25,225 sqm.
Brgy. Macasandig, CDO
MIN. BID PRICE: P 8,456,172.85

UCPB_MO235 - RESIDENTIAL LOT
L.A. 7,941 sqm.
Brgy. Macasandig, CDO
MIN. BID PRICE. P 2,662,060.20

UCPB_MO236 - RESIDENTIAL LOT
L.A. 17,629 sqm.
Brgy. Macasandig, CDO
MIN. BID PRICE: P 5,909,766.05

UCPB_MO237 - 1-STRY RSDL BLDG.
L.A. 400 sqm.
APOVEL SUBD., Bulua, CDO
MIN. BID PRICE: P 1,950,000.00

UCPB_MO238 - 1-STRY RSDL BLDG.
L.A. 950 sqm.
Kauswagan, CDO
MIN. BID PRICE: P 720,000.00

UCPB_MO240 - RESIDENTIAL LOT
L.A. 236 sqm.
Interior of Bulua, CDO
MIN. BID PRICE: P 216,000.00

UCPB_MO241 - RESIDENTIAL LOT
L.A. 523 sqm.
Sitio Biasong, Bo. Macasandig, CDO
MIN. BID PRICE. P 234,000.00

UCPB_MO242 - AGRICULTURAL LOT
L.A. 75,982 sqm.
Upper Dolawon, Lumbia, CDO
MIN. BID PRICE. P 5,795,000.00

SULTAN KUDARAT

UCPB_SK243 - 3-STRY COMML BLDG.
L.A. 340 sqm
TACURONG CITY, Isulan
MIN. BID PRICE: P 7,870,000.00

SURIGAO DEL NORTE

UCPB_SDN244 - 1-STRY RESIDENTIAL / COMMERCIAL BLDG
L.A. 541 sqm.
Borromeo St., SURIGAO CITY
MIN. BID PRICE P 3,140,000.00

UCPB_SDN245 - RESIDENTIAL LOT
L.A. 460 sqm
Brgy. Cagniog, SURIGAO CITY
MIN. BID PRICE. P 67,500.00

UCPB_SDN246 - 1-STRY RSDL BLDG.
L.A. 757 sqm
QUANO CENIZA HTS. SUBD., Surigao City
MIN. BID PRICE: P 2,130,000.00

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Cebu Pacific plans public stock offering in 2008

By Clarissa S. Batino

CEBU AIR PACIFIC, THE COUNTRY'S second-largest carrier, is planning to sell 30 to 40 percent of its shares through an initial public offering by 2008, or a year after it has completed its fleet upgrade, its top official said.

Possibly the first carrier to be listed on the Philippine Stock Exchange, Cebu Pacific will provide investors a play at the country's growing airline industry.

Flag carrier Philippine Airlines could not undertake an IPO since it is still under a 10-year rehabilitation program that will end in 2009.

Cebu Pacific president Lance Gokongwei said the airline has an asset base of about P9 billion, which will go up to more than $500 million (roughly P27.5 billion) once a three-year fleet upgrade is completed by early 2007.

JG Summit Corp., the flagship company of the Gokongwei family, controls Cebu Pacific, which started a refleeting program this year. By the first quarter of 2007, it will operate 12 brand new planes. Of the 12, four had arrived and two are coming in by

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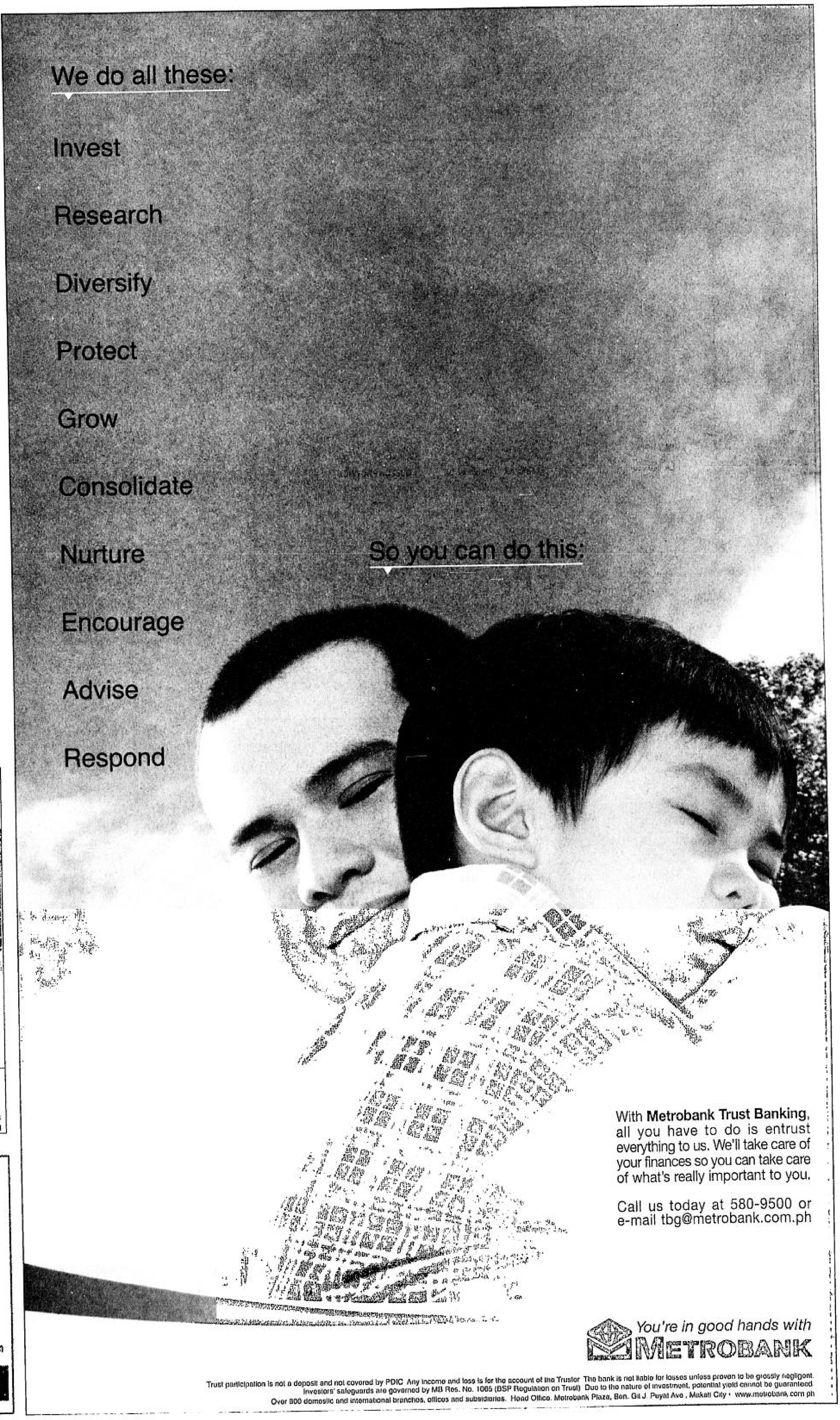

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Gov't braces for higher interest rates in 2006

By Doris C. Dumlao

THE GOVERNMENT IS BRACING FOR a further uptrend in interest rates based on the benchmark 91-day treasury bill rate to 7.5-8.5 percent next year as an offshoot of rising inflation and interest rates across the globe.

As of last Monday's auction, the average yield of the three-month bills dipped to 5.698 percent from 5.847 percent in the previous auction.

The inter-agency Development Budget Coordination Committee also assumed an increase in the average six-month London Interbank Offered Rate to 4.4 percent next year from 3.6 percent this year, official documents showed.

The average exchange rate was conservatively assumed at a range of 55-57 against the US dollar while oil prices were projected to stay high at $56 to $60 a barrel.

The interest rate range assumed in 2006 indicated risks of a negative yield from these peso-denominated securities against the projected increase in the inflation rate to 8-8.5 percent for the period from 7.6-7.9 percent this year.

But Bangko Sentral ng Pilipinas Governor Amando Tetangco Jr. said recent developments could favorably alter the scenario drawn up by the DBCC.

"The decrease in oil prices and the appreciation of the peso will tend to lower the inflation rate," Tetangco said.

"There are many factors coming to play," he said.

One factor cushioning the rise in local interest rates is domestic liquidity, which expanded by 14.8 percent to P2.24 trillion in September from a year ago—slightly lower than the 15-percent growth in August but overshooting the BSP's indicative target of 13 percent.

The strong growth in liquidity, despite the BSP's recent monetary tightening—an increase in overnight rates by 75 basis points and a 2-percentage point adjustment in the reserve requirement so far this year—was in turn due to robust cash inflows from overseas Filipino workers.

Domestic liquidity is the broadest measure of money and is used to estimate the entire supply of money within an economy. It includes currency in circulation, demand deposits, money market funds and short-term repurchase agreements.

8TH AURELIO PERIQUET JR. BUSINESS LEADERSHIP AWARDS
President Gloria Macapagal-Arroyo confers the 8th Aurelio Periquet Jr. Business Leadership Awards on Dr. Rolando B. Hortaleza, Jr. (Pillar Awardee), chairman of Splash Corp. Looking on from left to right: Mr. Miguel Varela, chair of Philippines Inc., Ambassador Donald Dee, president of Philippine Chamber of Commerce and Industry and Rep. Anna Marie Periquet, president of the Aurelio Periquet Jr. Foundation.

Too early to party

No Free Lunch

Cielito F. Habito

THE UPBEAT PERFORMANCE of the Philippine stock market and the peso has hugged the front pages lately. There is even talk of the peso possibly hitting 52 to the dollar in the foreseeable future. Through all this, there is a tendency to attribute the positive market movements primarily to the passage by Congress and affirmation by the Supreme Court of the new VAT Law.

To be sure, an additional P80 billion in government revenues as promised by the implementation of the law by next year could break the momentum of what has been an accelerating fiscal treadmill. But at least one stock analyst friend thinks that too much credit is being given to VAT for the recent rise of the peso and the Phisix. The entire region's markets are actually moving in much the same way.

Premature celebration

So much indeed hangs on the VAT, but getting it passed and confirmed by the Supreme Court hardly merits the kind of premature celebration that seems to mark some media reports and government statements on the subject. There are at least three reasons why I believe the celebration to be premature, and even misplaced.

First, whether the VAT will indeed yield the P80 billion it is projected to add to revenues remains an open question. The estimate assumes a 70-percent tax collection efficiency, and yet the collection efficiency on the existing VAT since it was first introduced in 1988 is actually far below that. The World Bank, for one, calculates that the VAT efficiency ratio has ranged at only between 12.9 to 19.6 percent since 1994. Implicitly, then, the government is anticipating a dramatic improvement in tax collection efficiency next year. But if it is going to achieve 70 percent collection efficiency on the overall VAT structure, it wouldn't have been necessary to expand the coverage and the rate of the VAT in the first place! Little wonder, then, why seasoned observers continue to regard the revenue outlook with skepticism.

Fiscal treadmill

The second reason the celebration and euphoria may be misplaced is that recent trends continue to promise a deepening debt problem. Next year, the government projects total debt service payments to reach P722 billion (i.e. P340 billion in interest payments and P382 billion in principal amortization), or a growth of 12 percent from this year's P646 billion. Based on recent experience, and given the anticipated rise in interest rates, this is likely to be an underestimate.

But the record shows that the Arroyo administration has only managed an average of 9-percent annual growth in revenues over the past 5 years (as against Ramos' 14 percent and Estrada's 3 percent). Without the dramatic boost in revenues being expected (unrealistically, as pointed out above) from the VAT, this means that our debt payments will continue to outpace the growth in government revenues. In short, we could get even deeper in debt next year—unless the government succeeds in meeting its rather ambitious revenue targets. For the sake of 84 million Filipinos, I earnestly hope it does.

Unique dilemma

The third reason why the celebration may be misplaced is the lingering possibility that the VAT Law, like the recent law on sin taxes, may yet be watered down. A government bent on political survival amid strong questions on its legitimacy may yet succumb to popular pressure that has already built up in recent weeks to re-exempt petroleum and power from the VAT, and suspend the 2-percentage point increase in the tax. And this was before the law even commenced implementation. As the impact of the actual implementation sets in and the VAT's bite on the public's pockets gets felt, there is no telling how public resistance could build up in the weeks ahead—and how a beleaguered government may respond to such public pressure. This is the unique dilemma currently faced by the government that no other government would like to face. But then again, a legitimately elected government is not likely to end up with such a dilemma in the first place.

Stronger peso

Meanwhile, much is being made of the strong showing of the peso relative to our neighbors' currencies in recent months. That is the good news. The bad news is, the peso has not even recovered the value it had lost since 2003. On the other hand, the Thai baht, Malaysian ringgit and Singapore dollar remain higher than where they were in January 2003, even with their recent depreciations. Among the currencies of the original Asean-5, only the Indonesian rupiah is in worse shape than the Philippine peso, if one takes a longer view of the actual situation.

The appreciation of the peso is not entirely good news either, as any exporter or OFW family member will tell you. Businessmen should be just as worried about the peso hitting 52 to the dollar as they would be with a significant depreciation. Given the peso's gains over the year, it is no surprise that we are falling far short of our 8-percent export growth target for this year. With the year almost over, export growth has in fact averaged only 3 percent so far, with some months seeing an actual drop. Paradoxically, further appreciation of the peso out of market optimism that is supposedly spurred by the VAT Law could slow down the economy so as to reduce the VAT's actual incremental yield.

Sorry, but it's not quite party time yet.

Comments are welcome at chabito@ateneo.edu

Cebu Pacific plans . . .

From page B5

next month.

Aside from JG Summit, other Gokongwei firms already listed on the exchange are Universal Robina Corp., Robinson's Land Corp. and Digital Telecommunications Philippines Inc.

Asian Spirit Inc., a small airline firm controlled by the group of Jack Po, Noel Onate and Antonio Turralba, had said early this year that an IPO by 2006 was being planned to raise additional funds for its fleet upgrade.

Gokongwei said that by 2008, Cebu Pacific would be a much stronger company.

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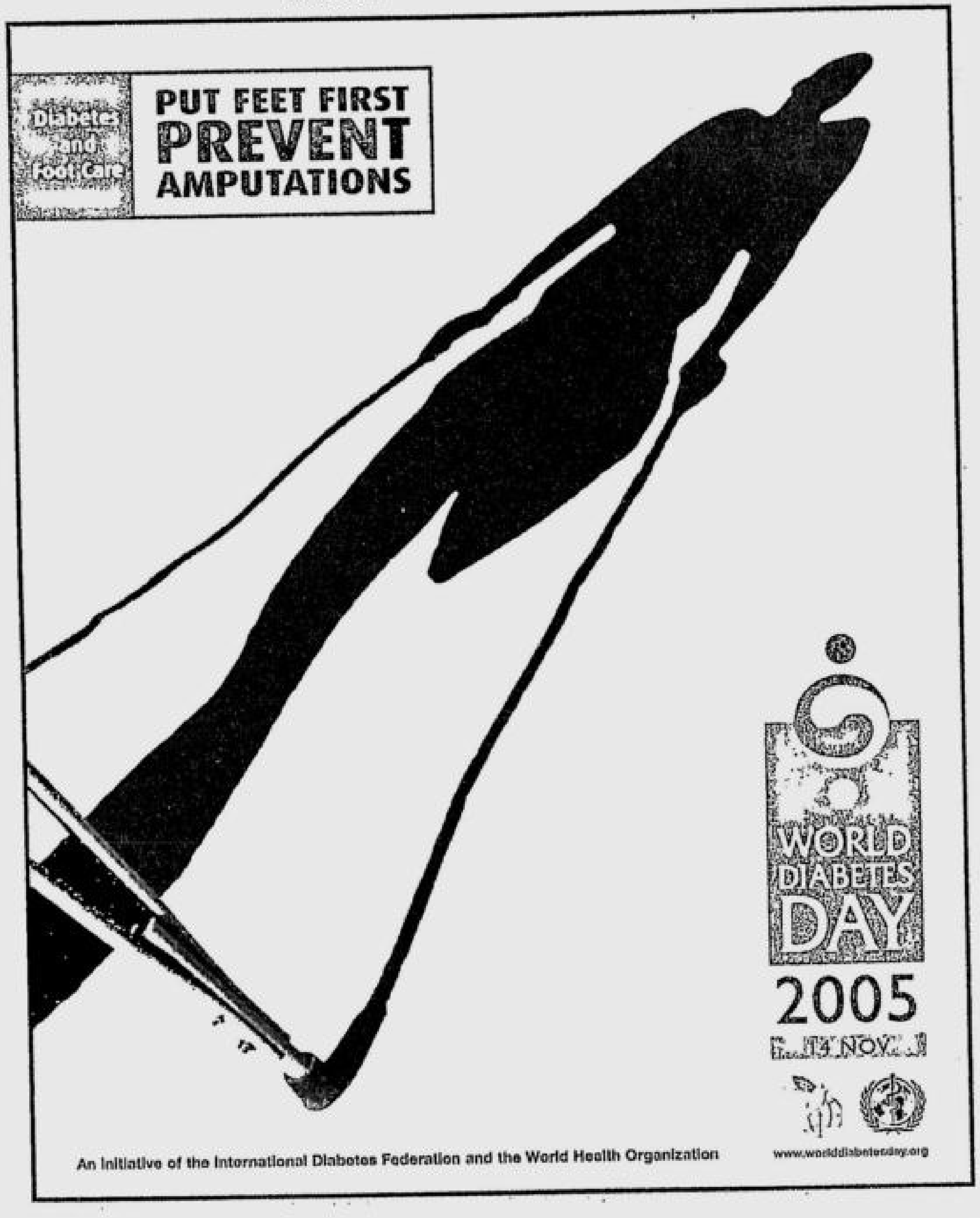
Philippine Center for Diabetes Education Foundation, Inc.



FOOT FACTS

- Every 30 seconds a leg is lost to diabetes somewhere in the world.
- Up to 70% of all leg amputations happen to people with diabetes.
- In developed countries, up to five percent of people with diabetes have a foot problem.
- Foot problems are the most common cause of admission to hospital for people with diabetes.
- In developing countries, it is estimated that foot problems may account for as much as 40% of available healthcare resources.
- The direct cost of an amputation associated with the diabetic foot is estimated to be between US$30,000 and US$60,000.
- Most amputations begin with a foot ulcer.
- One in every six people with diabetes will have a foot ulcer during their lifetime. Each year 4 million people worldwide get a foot ulcer.
- In most cases diabetic foot ulcers and amputations can be prevented. It is estimated that up to 85% of amputations could be avoided.
- Significant reductions in amputations can be achieved by well-organized diabetic foot care teams, good diabetes control and well-informed self care.

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ASEAN Diabetes Educators First Diabetes Update
"PEARLS OF WISDOM on which Diabetes Educators Can Live By"
December 7, 2005; 7:00 am - 5:00 pm, Century Park Hotel, Manila
For details Please call ADE Secretariat at 893-6070; 824-7901 loc. 8102

2005 AFES Congress
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Philippine International Convention Center
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PHILIPPINE DIABETES ASSOCIATION CHAPTERS
WDD NATIONWIDE ACTIVITIES:
November 14, 2005

ALBAY	- 1st District of Albay; Dr. Amado Cope Mem. Hosp., Tobaco City - 2nd District of Albay; Bicol Regional Teaching & Training Hospital, Legazpi City - 3rd District of Albay, Guinobatan Rural Health Unit, Guinobatan Albay 8:00 am – 12:00 nn
BAGUIO	- Notre Dame Hospital 12:30 – 5:00 pm
BATANGAS	- Fernando Air Base Compound 7:00 am to 12:00 nn - Mediatrix Medical Center 7:00 am to 12:00 nn
BULACAN	- Rural Health Unit 2; Poblacion, Meycauayan, Bulacan 9:00 am to 12:00 nn
CAGAYAN VALLEY	- DAR Tuguegarao Cagayan
CAMARINES SUR	- Bicol Medical Center November 16, 2005; 8:00 am – 5:00 pm
DAVAO	- NCCC Mall, Matina Entertainment Center 1:00 pm to 3:00 pm
ILOCOS	- Gabriela Silang General Hospital, Vigan City 7:00 am to 8:30 am
ILOILO	- Jubilee Hall, St. Clement's Compound, Iloilo City 8:00 am
LAGUNA	- Laguna Provincial Hospital OPD Hall November 15, 2005; 7:00 am – 12:00 nn
LUCENA	- Lucena United Doctors Medical Hospital
NEGROS OCCIDENTAL	- Negros Occ. Multi-purpose Hall 7:00 to 10:00 am
NUEVA ECIJA	- Paulino J. Garcia Mem. Med. Center
PALAWAN	- Badjao Inn, Rizal Ave., Puerto Princesa City 1:00 to 5:00pm
PASIG	- Capitol Poly Clinic 2:00 pm
SORSOGON	- Aemilianum College Gym 7:00 am to 3:00 pm
EAST AVENUE MEDICAL CENTER DIABETES FOOT CLINIC	- Mezzanine Floor, 8:00 am
MAKATI MEDICAL CENTER	- Mezzanine 2: 9:00 am
PERPETUAL HELP MEDICAL CENTER, Las Piñas	- Lobby; 8:00 am

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ChowKing spending P180M to put up 36 stores in '06

By Elizabeth L. Sanchez

CHOWKING FOOD CORP., THE ORIENTAL quick-service restaurant chain of Jollibee Food Corp., is spending at least P180 million to expand its network by 36 stores next year, ChowKing president Rufino dela Rosa said in an interview.

Dela Rosa said that of the additional 36 stores, half would be covered by franchises and the rest owned by the company. ChowKing is spending roughly P150 million for upgrades in manufacturing and distribution facilities next year.

Despite an environment of increasing fuel,

CHOWKING/ B8

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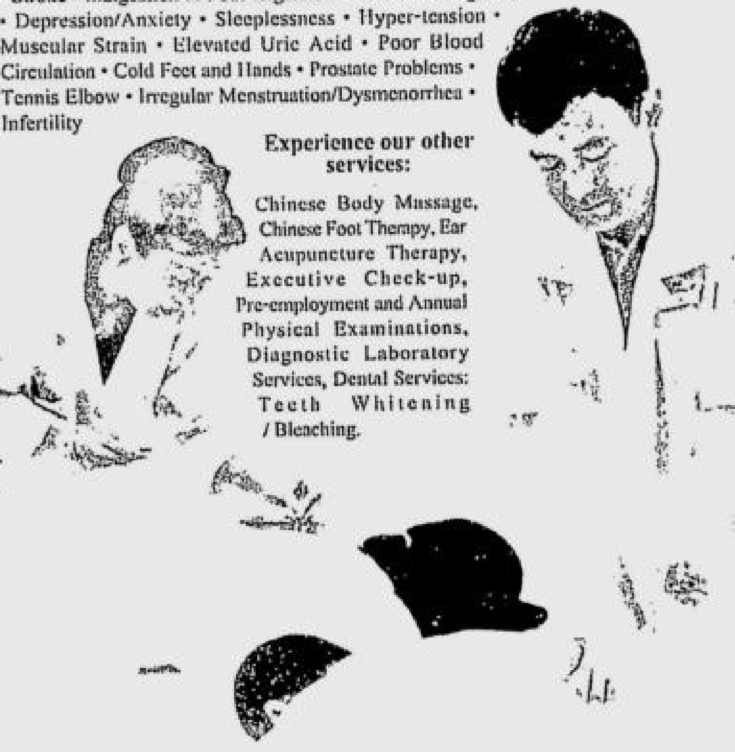

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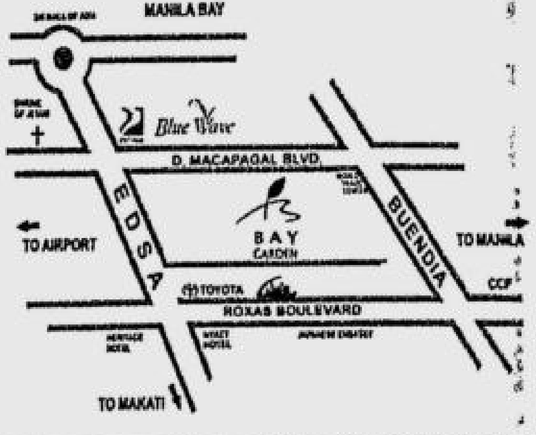

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Investors seen taking profits from past week's strong climb

By Elizabeth L. Sanchez

STOCK INVESTORS MAY BEGIN TO TAKE profits next week given the stock market's bullish run last week, traders said.

AB Capital Securities said optimism has seeped into the market due to a confluence of factors, led by the full implementation of the expanded value-added tax law.

"The market has been encouraged by optimism that the recently implemented expanded value-added tax is going to be positive for the economy in the long run and will likely accelerate slow-paced economic reforms. Fortunately, the implementation of the VAT was accompanied by lower world crude oil prices and a stronger peso. This has allayed earlier fears of spiraling inflation and weaker consumer confidence," AB Capital Securities wrote in a weekly report.

AB Capital also said the market was also boosted by better-than-expected corporate earnings of some listed firms for the third quarter and the nine-month period through September.

"With inflation under control, fears of higher interest rates abating, and corporate and economic growth turning modest but consistent, foreign investors have raised their outlook on the Philippine market," AB Capital wrote.

It added, however, that the market's hefty gains had traders worried that the rally might not last that long.

"Some stocks have run up so fast that they have reached their 12-month consensus price targets in a matter of days. We would recommend lightening up on stock trades and to take more off the table if things get too exuberant. The market should take a breather, but the flow of strong results and sliding oil prices are expected to keep sentiments bullish," AB Capital Securities said.

Meantime, online broker 2TradeAsia.Com said lower oil prices would be a welcome relief for investors anticipating a good kick in fourth-quarter earnings, specially for consumer spending-driven stocks such as food, beverage and telecommunication issues.

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Calatagan Golf Club "B"	-	50,000
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Canlubang	500,000	400,000
Canyon Woods	130,000	-
Capitol Hills	80,000	50,000
Cebu Country Club	-	1,300,000
Celebrity Sports Club	120,000	-
Club Filipino	140,000	90,000
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Forest Hills "A"	110,000	90,000
Forest Hills "B"	Please Call	180,000
Forest Hills "C"	200,000	-
Luisita Golf "A"	350,000	-
Makati Sports Club "A"	220,000	165,000
Makati Sports Club "B"	250,000	-
Manila Golf (Corporate)	11,800,000	11,000,000
Manila Golf (Individual)	11,700,000	11,000,000
Manila Polo	2,100,000	-
Manila Southwoods "A"	370,000	300,000
Manila Southwoods "B"	720,000	600,000
Manila Yacht Club	400,000	300,000
Metroclub "A"	120,000	90,000
Mimosa (Corporate)	550,000	450,000
Mt. Malarayat Gold "A"	230,000	200,000
Mt. Malarayat Gold "C"	400,000	-
Orchard Golf Club "A"	170,000	140,000
Orchard Golf Club "B"	-	260,000
Orchard Golf Club "C"	430,000	-
Quezon City Sports Club	170,000	130,000
Rockwell	Please Call	-
Spa & Lodge	550,000	-
Sta. Elena "A"	1,300,000	1,100,000
Sta. Elena "B"	-	1,600,000
Subic Bay Yacht (Corporate)	170,000	-
Subic Bay Yacht (Individual)	100,000	-
Tagaytay Country Club	360,000	300,000
Tagaytay Highlands	750,000	650,000
Tagaytay Midlands	650,000	600,000
The Palms Country Club	Please Call	-
Valle Verde (Individual)	110,000	-
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Valley Golf	200,000	180,000
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Alta Vista B/Corp.*	-	300,000/500,000*
Baguio Country Club	550,000	510,000
Calatagan Golf	Pls. Call	-
Camp John Hay	170,000	-
Canlubang Golf	-	500,000
Canyon Woods	120,000	-
Capital Hills	70,000	-
Cebu Country Club	1,600,000	-
Celebrity Sports	120,000	100,000
City Sports Club Cebu	400,000	-
Club Filipino	110,000	90,000
Eagleridge A/B*/C**	180,000/280,000**	150,000/250,000*
Eastridge A/B*	Pls. Call	-
Evercrest	65,000	-
Forest Hills A/B*/C**	110,000/200,000*	-
Luisita Golf	Pls. Call	-
Manila Golf Corporate	Pls. Call	11,300,000
Manila Golf Individual	Pls. Call	-
Manila Polo	2,150,000	2,100,000
Manila Southwoods A/B*	360,000/Pls. Call*	-
Makati Sports Club	-	-
Manila Yacht Club Ind.	400,000	-
Metropolitan Club A/B*	120,000/150,000*	80,000
Mimosa C2/C3*	Pls. Call	Pls. Call
Mt. Malarayat A	220,000	-
Orchard A/B*/C**	170,000/Pls. Call*	180,000/350,000**
Puerto Azul	Pls. Call	-
Punta Fuego	Pls. Call	-
Quezon City Sports Club	160,000	130,000
Riviera Golf A/B*/C**	80,000/180,000*/250,000**	-
Rockwell Leisure Club	Pls. Call	-
Royale Tagaytay CC	80,000	-
Sherwood A/C**	70,000/160,000**	-
Spa & Lodge	550,000	-
Sta. Elena Golf A/B*	Pls. Call	1,150,000/1,600,000*
Subic Golf	Pls. Call	-
Subic Yacht Club	Pls. Call	-
The Palms Country Club	Pls. Call	280,000
Tagaytay Country Club	350,000	300,000
Tagaytay Highlands	720,000	650,000
Tagaytay Midlands	Pls. Call	600,000
The Country Club	2,000,000	-
Tower Club	Pls. Call	-
Valley Golf	200,000	-
Valle Verde Ind.	120,000	-
Wack Wack Golf	6,400,000	6,000,000

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BUYING: Alabang A-1.050M, Mla Polo-2.150M, Orchard B-250K, Eagle Ridge C-290K, Sta. Elena B-1.4M, Midlands-600K, Wack2-6M, Canlubang-450K, Mla Golf-11M, QC Sports-130K
SELLING: Southwoods A-360K, B-700K, Tagaytay Highlands-P750K, Tagaytay Country Club-330K, Baguio-P545K, Valley Golf-200K, P.Fuego-400K, Tower Club C-300K
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PHILIPPINE STOCK EXCHANGE

(As Of November 11, 2005)

STOCKS	OPEN	HIGH	LOW	CLOSE	VOLUME
BANKS & FINANCIAL SERVICES					
BANKS					
Banco de Oro Univ. Bank	33.5	34	33.5	34	323,800
Bank of the Phil. Islands	61	61	58.5	59	1,608,100
China Banking Corp.	615	615	610	610	450
Citystate Savings Bank	17.25	17.25	17.25	17.25	500
Export and Ind. Bank Inc.	0.67	0.67	0.65	0.65	1,890,000
Equitable PCI Bank Inc.	52.5	53	52.5	52.5	218,900
International Exch. Bank	20.5	20.75	20.5	20.5	33,300
Metropolitan Bank & Trust	30.5	30.5	30	30	1,058,300
Philippine National Bank	32	32	31.5	31.5	40,300
Rizal Comm. Banking Corp.	14.5	14.5	14.25	14.25	131,600
Security Bank Corp.	32.5	32.5	32.5	32.5	34,200
Union Bank of the Phil.	30	30	30	30	5,000
FINANCIAL SERVICES					
Bankard Inc.	0.8	0.8	0.8	0.8	30,000
Manulife Financial Corp.	3000	3015	3000	3015	1,450
Pci Leasing & Fin. Inc.	1.06	1.06	1.06	1.06	233,000
Sun Life Financial Inc.	2020	2020	2015	2020	1,350
COMMERCIAL & INDUSTRIAL					
COMMUNICATION					
ABS-CBN Broadcasting Corp.	15	15.25	15	15	61,200
Digital Telecom Phils Inc.	0.98	0.98	0.97	0.97	740,000
Globe Telecom Inc.	725	730	725	725	7,580
Ipeople Inc.	2.75	2.85	2.75	2.85	178,000
ISM Communications Corp.	0.049	0.049	0.048	0.049	8,100,000
Manila Bulletin Pub. Corp.	1.64	1.64	1.64	1.64	15,000
Pilipino Tel. Corp.	3.4	3.4	3.35	3.4	1,904,000
Phil. Long Dis Tel Co.	1825	1825	1800	1815	122,540
Ivantage Corp.	0.6	0.61	0.6	0.6	310,000
Philweb Corp.	0.016	0.017	0.015	0.017	81,100,000
POWER, ENERGY & OTHER UTILITIES					
Manila Electric Co. A	14.25	14.25	14.25	14.25	1,500
Manila Electric Co. B	22	22	21.75	22	324,400
Manila Water Co. Inc.	6.7	6.8	6.7	6.7	5,295,000
Petron Corp.	3.95	4	3.95	3.95	10,068,000
Trans-Asia Oil and Energy	0.96	0.97	0.96	0.97	40,000
CONSTRUCTION & OTHER RELATED PRODUCTS					
Engineering Equip. Inc.	0.58	0.58	0.58	0.58	560,000
Holcim Philippines Inc.	3.55	3.65	3.55	3.65	1,285,000
Phil Nat'l Const. Corp.	2.5	2.8	2.5	2.8	279,000
FOOD, BEVERAGES & TOBACCO					
Alaska Milk Corp.	3.65	3.65	3.65	3.65	75,000
Ginebra San Miguel Inc.	28	28.5	28	28	44,700
Jollibee Foods Corp.	38.5	38.5	37.5	38	590,100
Pancake House Inc.	2.95	3.05	2.95	3.05	239,000
San Miguel Corp. A	65	65	64.5	65	85,300
San Miguel Corp. B	89.5	90	89.5	90	349,700
Phil Tob Flue Cur & Redry	5	5	5	5	8,000
Universal Robina Corp.	16.5	16.75	16.5	16.5	116,100
Vitarich Corp.	0.3	0.31	0.3	0.31	230,000
HOLDING FIRMS					
Abacus Con Res & Hdg A	0.007	0.0075	0.007	0.0075	13,000,000
Ayala Corp.	320	320	315	317.5	233,320
Aboitiz Equity Ventures	5.1	5.1	5.1	5.1	720,000
Ajo.Net Holdings Inc.	0.024	0.024	0.023	0.023	22,800,000
A. Soriano Corp.	2.24	2.26	2.24	2.26	1,000,000
Anglo Phil Holdings Corp.	0.82	0.84	0.82	0.82	500,000
Bacnotan Cons Indus Inc.	9.4	9.4	9.4	9.4	11,000
Boulevard Holdings Inc.	0.13	0.13	0.13	0.13	500,000
Benpres Holdings Corp.	1.14	1.14	1.12	1.12	1,907,000
Basic Consolidated Inc.	0.2	0.21	0.2	0.2	1,720,000
Crown Equities Inc.	0.2	0.205	0.2	0.205	160,000
Southeast Asian Cement	0.28	0.28	0.27	0.27	3,060,000
DMCI Holdings Inc.	3.7	3.75	3.65	3.75	1,541,000
Filinvest Dev. Corp.	1.1	1.16	1.1	1.1	13,004,000
First Phil Hldgs Corp.	48	48	48	48	405,900
Global Equities Inc.	0.07	0.07	0.07	0.07	2,000,000
House Of Investments Inc.	0.82	0.82	0.82	0.82	40,000
J.G. Summit Holdings Inc.	3.75	3.75	3.7	3.7	802,000
Megaworld Corp.	1.28	1.32	1.28	1.28	64,276,000
Multitech Inv. Corp.	0.25	0.25	0.25	0.25	500,000
Metro Pacific Corp.	0.36	0.37	0.36	0.36	28,120,000
Paxys Inc.	5.3	5.3	5.2	5.2	684,000
Prime Orion Phils. Inc.	0.21	0.21	0.21	0.21	450,000
Roxas Holdings Inc.	1.26	1.26	1.26	1.26	57,000
Solid Group Inc.	0.5	0.5	0.5	0.5	50,000
SM Investments Corp.	249	252.5	248	249	266,770
Uniwide Holdings Inc.	0.135	0.14	0.135	0.135	12,060,000
Wellex Industries Inc.	0.115	0.12	0.115	0.12	1,000,000
Waterfront Phils. Inc.	0.25	0.25	0.25	0.25	50,000
MANUFACTURING, DISTRIBUTION & TRADING					
Interphil Labs Inc. B	0.81	0.81	0.81	0.81	750,000
Metro Alliance Holdings	0.44	0.44	0.44	0.44	10,000
Metro Alliance Hldgs B	0.38	0.38	0.38	0.38	980,000
Mabuhay Vinyl Corp.	0.76	0.76	0.76	0.76	50,000
Picop Resources Inc.	0.0875	0.0875	0.0875	0.0875	100,000
Panasonic Mfg Phil Corp.	7.5	7.5	7.5	7.5	2,000
Steniel Manufacturing	0.13	0.13	0.13	0.13	70,000
HOTEL, RECREATION & OTHER SERVICES					
Belle Corp.	0.97	0.98	0.95	0.96	2,250,000
Fairmont Holdings Inc.	0.76	0.76	0.76	0.76	100,000
Leisure & Resorts Corp.	1.5	1.5	1.46	1.46	210,000
Premiere Ent. Prod. Inc.	0.31	0.31	0.31	0.31	300,000
Bonds, Preferred & Warrants					
ABS-CBN Hldgs. Corp. (Pdr)	15.5	15.5	15	15	265,500
OTHERS					
Centro Escolar University	8.8	8.8	8.8	8.8	5,000
PROPERTY					
Ayala Land Inc.	9.5	9.7	9.5	9.7	14,868,000
Cityland Development Corp.	1.42	1.42	1.4	1.4	521,000
Cebu Holdings Inc.	0.97	0.99	0.97	0.98	1,790,000
C & P Homes Inc.	0.26	0.27	0.26	0.27	4,270,000
Cyber Bay Corp.	0.23	0.23	0.23	0.23	250,000
Empire East Land Inc.	0.41	0.45	0.41	0.44	128,000,000
Filinvest Land Inc.	1.44	1.48	1.44	1.46	6,134,000
Kuok Phil. Properties	0.21	0.21	0.205	0.205	4,680,000
Fil-Estate Land Inc.	0.48	0.48	0.48	0.48	10,000
Philippine Estates Corp.	0.15	0.15	0.15	0.15	50,000
Robinsons Land Corp.	6.2	6.2	6.2	6.2	10,000
Phil Realty And Holdings	0.155	0.16	0.155	0.16	330,000
SM Development Corp.	1.42	1.44	1.4	1.4	239,000
SM Prime Holdings Inc.	8.2	8.2	8.1	8.2	10,982,000
MINING					
Apex Mining Co. Inc. A	0.96	0.97	0.96	0.97	150,000
Apex Mining Co. Inc. B	0.97	0.97	0.97	0.97	30,000
Abra Mining & Industrial	0.0065	0.0065	0.0065	0.0065	102,000,000
Atlas Cons. Min & Dev't	5.9	5.9	5.7	5.7	505,000
Benguet Corp. A	8.2	8.2	8.2	8.2	13,000
Benguet Corp. B	41.5	41.5	41.5	41.5	1,000
Lepanto Cons Mng. Co. A	0.22	0.225	0.22	0.225	11,000,000
Lepanto Cons. Mng. Co B	0.24	0.25	0.24	0.245	14,910,000
Manila Mining Corp. A	0.016	0.016	0.016	0.016	31,100,000
Manila Mining Corp. B	0.024	0.025	0.024	0.024	3,700,000
Omico Corp.	0.006	0.006	0.0055	0.0055	127,000,000
Philex Mining Corp. A	1.12	1.14	1.1	1.14	5,331,000
Philex Mining Corp. B	1.32	1.36	1.32	1.34	5,113,000
Semirara Mining Corp.	27.5	27.5	27.5	27.5	18,000
OIL					
Oriental Pet. & Min. A	0.007	0.007	0.007	0.007	8,000,000
Oriental Pet. & Min. B	0.008	0.008	0.008	0.008	9,000,000
Petroenergy Res. Corp.	4	4	3.95	3.95	56,000
Sinophil Corp.	0.135	0.14	0.135	0.135	2,950,000
Vulcan Ind'l	0.34	0.34	0.34	0.34	50,000

CURRENCIES

November 13, 2005 Country	Unit	Euro Equivalent	Dollar Equivalent	Peso Equivalent
United States	Dollar	0.855578	1.000000	54.7100
Japan	Yen	0.007235	0.008456	0.4626
United Kingdom	Pound	1.489904	1.741400	95.2720
Hongkong	Dollar	0.110324	0.128947	7.0547
Switzerland	Franc	0.650531	0.760341	41.5983
Canada	Dollar	0.718068	0.839278	45.9169
Singapore	Dollar	0.502484	0.587303	32.1313
Australia	Dollar	0.624738	0.730194	39.9489
Bahrain	Dinar*	2.271186	2.654562	145.2311
Saudi Arabia	Rial	0.228142	0.266652	14.5885
Brunei	Dollar	0.501012	0.585583	32.0372
Indonesia	Rupiah	0.000086	0.000100	0.0055
Thailand	Baht	0.020802	0.024313	1.3302
UAE	Dirham	0.232956	0.272279	14.8964
Euro	Euro	1.000000	1.168800	63.9450
Argentina	Peso	0.287589	0.336134	18.3899
Brazil	Real	0.393731	0.460193	25.1772
Denmark	Kroner	0.134099	0.156735	8.5750
India	Rupee	0.018726	0.021887	1.1974
Malaysia	Ringgit	0.226493	0.264725	14.4831
Mexico	New Peso	0.080077	0.093594	5.1205
New Zealand	Dollar	0.587260	0.686389	37.5523
South Africa	Rand	0.126757	0.148153	8.1055
Korea	Won	0.000818	0.000956	0.0523
Taiwan	Nt Dollar	0.025498	0.029802	1.6305

ChowKing ...

From page B7

labor and utility costs, ChowKing sees its business weathering the tough times with sales expected to grow by at least 13.9 percent this year to P8.2 billion from P7.2 billion in 2004. It expects sales to grow to P9.2 billion next year.

The Philippine Marketing Association on Thursday named ChowKing as the Agora Awards' "Marketing Company of the Year" for 2004.

"In good or bad times, people will eat. Our industry is quite resilient. We will continue expanding," Dela Rosa said.

ChowKing hopes to close 2005 with 336 stores after adding 40 and closing four stores.

Dela Rosa said he expected that within nine to 12 months, ChowKing would have decided on whether or not to open a branch in India, Asia's fourth biggest economy with an estimated 1.2 billion people.

Dela Rosa said Jollibee, ChowKing's parent firm, was looking at a possible joint venture in India, but added that he was not aware of any acquisitions lined up there at this time.

Chowking, a subsidiary of Jollibee, operates at least 15 franchised and company-owned stores overseas: three in Indonesia, four in the United Arab Emirates and eight in the United States.

By the end of 2005, Dela Rosa said ChowKing was hoping to expand its store franchises abroad to 20 by adding two stores to its US network and three to its Dubai store chain.

Parent firm Jollibee had been attracted to India due to its burgeoning economy. Last October, company officials told the INQUIRER that Jollibee had dropped talks with New Delhi family restaurant Nirula's, but was still looking at other acquisitions in that country.

Oct. budget deficit seen to exceed target by 50%

But Jan.-Oct. budget gap said to be 21% lower than expected

By Michelle V. Remo

THE NATIONAL GOVERNMENT IS EXpected to incur a budget deficit of P15 billion in October, thus exceeding by about 50 percent the P10.115-billion ceiling it has set for the month

Officials said the expenditures were higher than originally programmed.

Preliminary government estimates showed that the P15-billion projected deficit for October was brought about by P84.522 worth of expenditures, and the P69.516 billion worth of revenue generated from taxes and duties.

But officials said the government could already afford to post a deficit larger than programmed in the few remaining months of the year because its positive fiscal performance of the previous months.

The October deficit estimate would bring the budget gap for the first 10 months of the year to only P123.484 billion, or 21 percent lower than the deficit ceiling set for the period. The government set a programmed deficit of P156 billion for January to October.

The preliminary October fiscal data highlighted the revenue performance of the Bureau of Internal Revenue and the Bureau of Customs, which both surpassed their collection targets for the month, recovering slightly from their shortfall of the previous months.

The BIR, the biggest revenue earner among government agencies, is estimated to have collected P47.037 billion, or 0.2 percent higher than its target of P46.94 billion. The excess was attributed to the collection of higher taxes by the large taxpayers service, which covers the country's top corporations. The minimal excess in the BIR's collection for October will slightly reduce its shortfall, which still cumulatively stood at P9.3 billion as of September.

The BOC, the second-biggest revenue earner met its collection target for the first time in nine months. It collected P13.508 billion, or 0.7 percent higher compared with its target of P13.413 billion.

The BIR and the BOC have been struggling to meet their monthly collection targets this year amid changes in leadership. Fortunately for the government, the shortfall of the two agencies has been compensated by an increase in collection of other revenues, such as dividends from state-owned companies.

Former BIR Commissioner Guillermo Parayno Jr. and former BOC Commissioner Alberto Lina resigned in July together with other Cabinet members—collectively known as the Hyatt 10—because of their "displeasure" with the Arroyo presidency. They were replaced by Jose Mario Buñag and Alexander Arevalo, who are both working in an acting capacity.

The Department of Finance is expected to announce the government's official budget position for October this week.

Finance Secretary Margarito "Gary" Teves said the announcement of who will be officially installed as the new BIR and BOC commissioners would be announced together with the October fiscal data. According to reports, Buñag is almost sure of getting the appointment.

The DOF also said the implementation of the new VAT law would further boost the government's chances of posting a lower-than-programmed deficit for the full year. For 2005, the government set a target of reducing the deficit to P180 billion from P187 billion recorded in 2004.

The government estimated to generate P4 billion to P5 billion this year in additional tax collection from the new VAT law. Next year, the tax measure is expected to contribute P81.4 billion to the government coffers.

Tycoon no show at stockholders' meet; removed as board chair

By Elizabeth L. Sanchez

MACAU CASINO TYCOON STANLEY HO Hung-Sun failed to show up during the 2004 stockholder's meeting of Fairmont Holdings Inc., formerly gaming firm BW Resources Corp., prompting the directors to drop him as board chair.

But Ho remains a shareholder of Fairmont with a 5.81-percent interest in the company.

Fairmont is reengineering itself as a property development and tourism-oriented firm. It has changed its name to SunTrust Home Developers.

"We sent notices (to Dr. Ho) but he didn't respond," said Fatima Reyes, Fairmont corporate secretary. "But he is still a stockholder."

HO

Major shareholder and property giant Megaworld Corp. meanwhile clinched at least three seats in Fairmont's reconstituted 7-man board.

Fairmont has elected Cirilo Manlangit, a Megaworld nominee, as the new chair. Other Megaworld officials in the company include vice-chair Lourdes Clemente and director Garry de Guzman.

Also, Megaworld affiliate Empire East Group has its own nominee in company treasurer Evelyn Cacho.

Other members of the board are company president Ferdinand Masi, and independent directors Enrique Soriano III and Ma. Vicenta Jalandoni.

In a disclosure last Friday, Megaworld said its board has approved its proposed subscription to P250 million worth of shares in Fairmont. The 250 million shares will be issued out of a proposed P1-billion capital hike, of which 25 percent or P62.5 million will be paid by Megaworld upon

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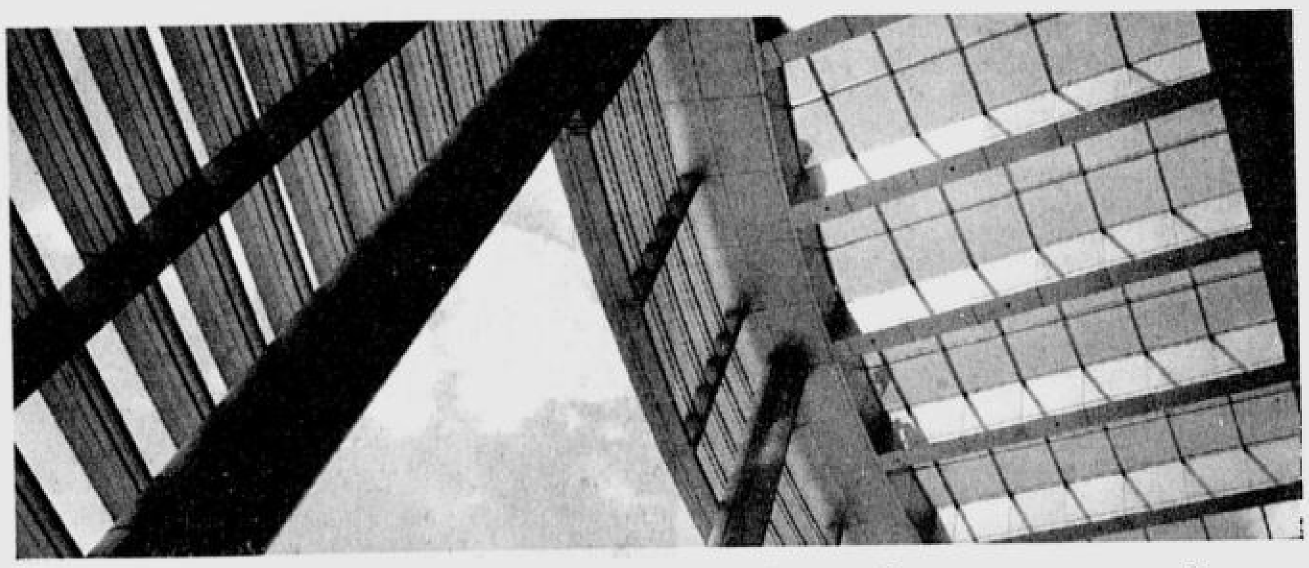

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Gov't to generate savings from debt payments in '06

Peso's rosy performance, fiscal developments expected to reduce RP debt level

By Michelle V. Remo

THE NATIONAL GOVERNMENT IS EXpected to generate savings from payments of foreign obligations next year, effectively reducing the debt level, as projections for the peso's performance continue to be rosy.

The Department of Finance said the government has programmed its external debt payments for 2006 on the assumption that the peso would average at 55-to-a-dollar level.

But fiscal developments, especially the implementation of the new VAT law, have led analysts to believe that the peso will land at a much stronger level.

Investment bank UBS said the peso could average at 53 to a dollar next year, owing to the positive response of the international market to developments in the country's fiscal front.

"This means that the government could be able to save in terms of peso amount," said Finance Undersecretary Roberto Tan, who is in charge of policies on the country's external borrowings.

The DOF earlier said that the government was scheduled to borrow P221.4 billion from the international credit market next year partly to settle maturing foreign obligations and to fill in an estimated budget deficit of P125 billion.

But should the peso indeed perform stronger than 55:$1 next year, then the amount of scheduled foreign borrowings would have to be reduced.

This is because the government would be paying its foreign debts with less amount of pesos.

The Bureau of Treasury said the Philippines' debt curve would begin to level off, as the decreasing budget deficit would allow a reduction in borrowings.

Borrowings, growing at a slower pace than debt payments, will result in a decline in debt level.

The country's debt stock, the accumulated amount of borrowings over the years prompted by insufficient revenue collection to cover expenditures, stood at P3.891 trillion as of June this year.

UBS said that revenue collection is expected to improve substantially now that the new VAT law is in place.

"We think the implementation of the first part of the E-VAT (expanded VAT), if not reversed, will mark the beginning of the country's fiscal turnaround," UBS had said in a research paper on the Philippines.

UBS said the removal of the VAT exemptions of oil and power, which it deemed to be the most difficult to implement among the law's provisions, sent a clear signal to investors regarding the government's political will to implement reforms.

UBS also said the Philippines' 10-year bonds would be fetching lower rates in the secondary market.

It is expected to decline to only 10.5 percent next year from a little less than 12 percent.

The stock market is also expected to perform better in 2006, with the Phisix landing at a 12-month average of 2,300.

UBS' initial estimate was 2,500.

SC to decide SSS case away from public eye

QUESTIONS OF POLICIES

Honesto C. General

MY LAWYER TELLS me that the Supreme Court, sitting en banc, may decide to hear oral arguments when the case involves the interest of a wide section of the general public.

Such is the petition filed by Senator Sergio Osmeña III against the Social Security System. After all, the case concerns 25,000,000 members and the investment of P16 billion of their hard-earned money.

Osmeña wants the Supreme Court to stop SSS from selling its 29-percent stake in Equitable PCI Bank to a Banco de Oro subsidiary through the "Swiss challenge" procedure.

The case goes back to December 2003, when SSS agreed to sell the shares to Banco de Oro for P43 per share, which was P10 more than market. BDO offered to pay the total price of P8 billion in cold cash.

But SSS did not want the cash. The shares were still booked at the original acquisition cost of P16 billion. If SSS took the cash offer, SSS would have had to show an investment loss of P8 billion. Since, by law, operating expenses are restricted to 3 percent of investment income, an investment loss of P8 billion would mean a cut in operating expenses of P240 million. SSS felt that it could not afford to cut its bloated operating expenses.

So, SSS drew a scheme to wipe out the loss. A down payment of P1 billion was to be paid, the P7 billion balance was due six and a half years hence at 9.5 percent interest, compounded annually. By the end of six and a half years, the P7 billion would have ballooned into P15 billion. This is accounting witchcraft.

The Philippine Association of Retired Persons (PARP) filed a suit with the Makati Regional Trial Court to stop the sale. PARP maintained that the shares should have been put out to public bidding. Besides, somebody had offered a higher price than the P43 agreed upon between SSS and BDO. The case is still pending.

Then, to abide by COA's bidding requirement, the SSS, in August 2004, agreed to sell the shares to BDO Capital & Investment Corp. through the so-called "Swiss Challenge" procedure. Under this procedure, BDO Capital is granted the right to match the highest bid.

Osmeña's petition argues that: (1) public bidding is the fundamental method in the disposition of government assets; (2) the Swiss challenge is not a mode of bidding but a mechanism for awarding government contracts on a negotiated basis; (3) the SSS gravely abuses its discretion; (4) SSS President Corazon de la Paz is aware that public bidding is the best method for obtaining the best sale price; (5) the bidding rules unduly favors BDO Capital and, (6) the SSS may have violated penal and antigraft statutes.

The Supreme Court scheduled oral arguments last Nov. 8. Osmeña's lawyers were all set. It is every lawyer's dream to argue a case before the entire Supreme Court, sitting en banc. There are always lively exchange between justices and the lawyers.

Oral arguments en banc are good theater. It is a media event. A contingent of SSS retirees from PARP was eagerly looking forward to the show.

All of a sudden, the Supreme Court cancelled the en banc hearing. Both sides were told to just send in their respective memoranda.

My lawyer tells me that this is a bad sign for Osmeña and the SSS members. Apparently, my lawyer tells me, the Supreme Court does not want to hear the case in the glare of media. The good justices prefer to decide the case away from the public eye.

Let us hope and pray that, from the deep recesses, the Supreme Court will still emerge with a wise decision.

That will be a pleasant surprise.

Tycoon ...

From page B9

signing of a subscription agreement with Fairmont.

Megaworld's infusion of fresh capital into Fairmont would enable the latter to pursue various socialized and mass housing projects.

With its fresh investment, Megaworld is raising its stake to 42 percent in Fairmont from 35.3 percent.

Fairmont will increase its capital to P3 billion from P2 billion. Aside from Megaworld, Emerging Market Assets Ltd. holds 11.75 percent of Fairmont.

Fairmont holds 60 percent of Empire East Properties Inc. Empire East is currently developing UN Gardens on UN Avenue in Manila and an affordable housing project called Governor's Hills in Gen. Trias, Cavite.

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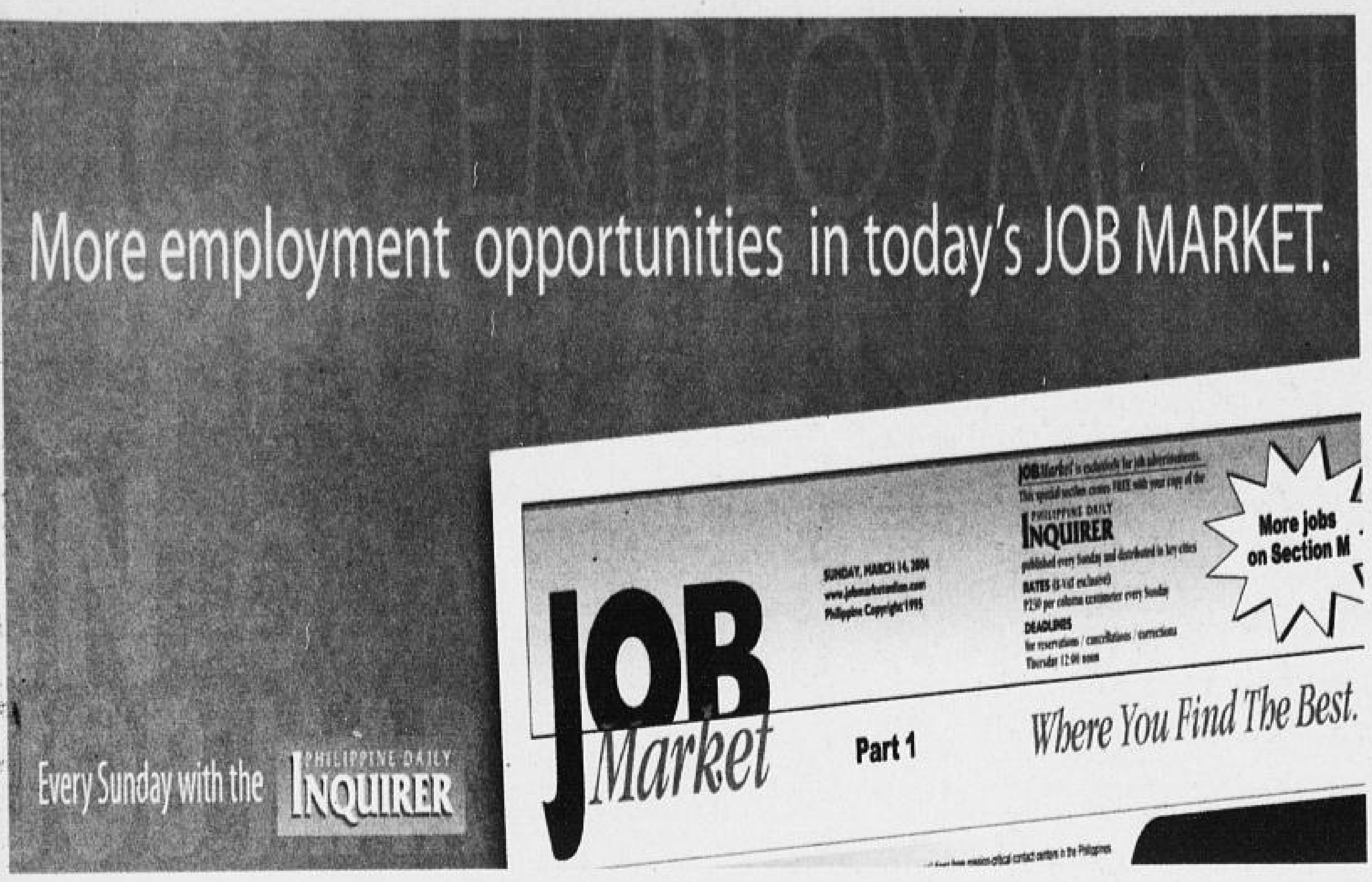
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Bank auditors, whistle-blowers get BSP backing

Tighter bank framework seen to curb financial improprieties

By Doris C. Dumlao

THE BANGKO SENTRAL NG PILIPINAS HAS mapped out a tighter framework for internal auditors of banks which, in effect, will strengthen corporate "whistle-blowing" or the practice of exposing financial improprieties.

After a slew of accounting scandals that brought down big global companies like Enron and Worldcom in recent years, the BSP's policy-making Monetary Board issued new regulations on the internal audit function of Philippine banks in an attempt to raise the bar on corporate governance practices.

The new rules define the status and scope of the internal audit function, prescribe the minimum qualification for the internal auditor, require the adoption of the Code of Ethics and international internal auditing standards, and provide a mechanism for exposing irregularities.

Under the new framework, the bank's audit committee or senior management must establish arrangements whereby officers and staff may, in confidence, raise concerns about possible malpractice or wrongdoing in matters of financial reporting, internal control, risk management and other issues.

The mechanism will allow the whistle-blower to bring up the issues to persons and entities that have the power to take corrective action, the BSP said.

"We are in the middle of a monumental evolution of accounting standards and other best practices," BSP Governor Amando Tetangco Jr. said in a recent accounting forum. "Trust is what binds the components of an economy together. It creates a level playing field for all market players, which fosters an environment conducive to investments."

The new rules stated that the internal audit function must be independent, objective and free to report audit results, findings, appraisals and opinions to the appropriate level of management.

At the same time, the audit committee or senior management was given the responsibility of providing adequate material resources and staffing that would enable the internal audit to attain its objectives.

Tetangco said the adoption of international accounting standards would provide the gateway to achieving good governance.

He said auditors would give an independent view on how the risk exposures and other business activities would ultimately affect the financial statements.

SLEX upgrade to get support of WB unit

By Ronnel W. Domingo

THE WORLD BANK'S PRIVATE-SECTOR INvestment promotion arm will partly fund the improvement of the South Luzon Expressway, apart from other local projects, Trade Secretary Peter B. Favila said.

The International Finance Corp. of the World Bank has committed a total of $125 million for the country in 2006.

In an interview, Favila said IFC representatives met last week with the proponents of the SLEX rehabilitation and extension which, according to the latest estimate, would cost about P10.7 billion.

The project involves three parts, including the repair of the Alabang viaduct, expansion of the stretch between Alabang and Calamba in Laguna, and the extension of the road from Calamba to Sto. Tomas in Batangas.

Also, Favila said that the problem in the evaluation process has begun to unravel, prompting the Philippine National Construction Co. to consider the provisional approval of the project.

Favila said that during a meeting last week, representatives of Malaysia's MTD Capital expressed their frustration on the "apparent confusion" on the PNCC requirements.

Favila explained that the PNCC officials required a supplemental tollway operation agreement (STOA) before they could arrive at a decision on the project. Meanwhile, the Tollways Regulatory Board which decides on STOA applications, required a project approval from the PNCC before it could decide on the Slex application.

"To solve the gridlock, it was suggested that the PNCC should issue a provisional approval so that the process could move forward," he said. "The PNCC had agreed to look into the matter within the month."

Vipul Bhagat, IFC manager for the Philippines and Thailand, last month said that the agency was committing $125 million for the Philippines next year to cover projects in the finance sector, as well as infrastructure and SME development.

Bhagat said the projects included "two or three that concerns roads and energy infrastructure."

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Number of telco subscribers overstated by 3-5M

Globe exec says penetration rate still farm from saturation point

By Clarissa S. Batino

THE BAD NEWS OF DECLINING subscriber take-up in the third quarter among mobile telcos is good news after all, according to Globe Telecom Inc. president Gerardo Ablaza Jr.

To Ablaza, the industry's total subscribers base was still overstated by three to five million even after the phone companies shall have purged millions of unwanted, nonrevenue customers by the end of the year.

"The real number (of subscribers) at this point is 30 million at best, which should not include 3 to 5 million multi-SIM subscribers," said Ablaza. "This means real penetration rate is 35 to 38 percent at most."

Ablaza said that with the lower number of "flesh and blood" subscribers, there was still considerable headway for growth.

This means that it would be quite a while before the telcos hit the much-dreaded period of saturation.

As of end-June, there were 36.2 million customers recorded by the three major players. Of that, Smart Communications Inc. had 20.8 million, Globe had 13.6 million and Sun Cellular had 1.8 million.

At that time, the penetration rate—the ratio of mobile phone subscribers to the total population—was at 42 percent. By the third quarter, the nominal penetration rate had dropped to about 40 percent, corresponding to 35 million customers.

Globe said mobile customers as of end-September dropped to 12.4 million while Smart's number was unchanged at 20.8 million. Sun Cellular's base was likely unchanged as well at 1.8 million.

"Beginning 2006, we will be rid of this unfortunate period in our marketing history," said Ablaza, referring to the end of the SIM swap program in May. By the end of the year, the nonrevenue SIMs would be inactive.

The two-year practice of giving away free SIMs (subscriber identification module) in exchange for a rival's phone chip swelled subscriber bases of Smart and Globe along with their expenses without a corresponding growth in revenues.

Estimated to number between 3 and 4 million, the SIM swap subscribers are those who used to move from one network to another almost every month to take advantage of the free P50 load in each phone chip.

In fact, the players estimated they would save P300 million every quarter each once the SIM swap has been stopped. Globe said that while subscriber number was lower in the third quarter against the second quarter, revenue was up.

Ablaza said that in one to two years, half of the country's population would be mobile phone subscribers.

Smart president Napoleon Nazareno said there were still about 25 million Filipinos who did not own a cellular phone.

Call centers bat for better rural telecom facilities

By Abigail L. Ho

AS CONTACT CENTERS ARE NOW considering operating outside Metro Manila, carriers need to invest in better telecommunications and information technology infrastructure in the countryside.

Danilo Sebastian Reyes, country manager of business process outsourcing (BPO) firm ClientLogic Philippines, said a sound and competitive IT infrastructure was needed in key provincial areas to encourage contact centers to set up shop there.

Huge improvements in IT infrastructure, he said, would not only enable contact centers to put up operations in the provinces, but also spur the development of local businesses in those areas.

He cited the case of Baguio City, relating that dominant carrier Philippine Long Distance Telephone Co. had earlier committed to extend its fiber-optic backbone network all the way to that northern city.

"Before, they only had purely radio and microwave there. But before the end of the year, the fiber-optic network should already reach Baguio. This is definitely good for us, and also for Baguio," he told reporters in an interview Thursday evening.

He said one of the key factors that encouraged contact centers to locate in a certain place was the presence of good telecommunications and IT infrastructure.

Other factors included the availability of human resources, good transport services, good guest amenities and safety.

ClientLogic last year invested P320 million in its Baguio site.

REALIGNMENT

NTT eyes sale of stake in PLDT to affiliate

NTT COMMUNICATIONS Corp. of Japan is planning to sell its shares in Philippine Long Distance Telephone Co. to its affiliate NTT DoCoMo Inc., well-placed sources said.

The realignment of the interest of Japan's telecom giant in PLDT could be in line with the way the Philippine telco's business is now structured—with its wireless operations contributing the bulk of profits.

NTT DoCoMo is the mobile phone unit of NTT while NTT Communications is the overseas investment arm.

NTT Communications is the second-biggest foreign owner of PLDT with a 14.7-percent stake. Hong Kong's First Pacific Co. Ltd owns 24 percent of PLDT.

A source said that NTT might even increase its interest in the country's biggest phone company, especially once PLDT goes into the third-generation wireless business called 3G, where NTT DoCoMo has expertise in.

A PLDT official, however, said that for now, the Japanese telco giant would simply like to "realign" its holdings in the PLDT. Expanding its stake, he said, was not yet in the agenda.

"The plan will be strictly an arrangement between NTT Communications and NTT DoCoMo," said the official.

NTT Communications also has a stake in telcos in Vietnam, Sri Lanka and Singapore.

Aside from Japan, NTT DoCoMo operates the 3G wireless technology in Taiwan, Hong Kong and the Netherlands.

NTT officials, according to sources, had met with PLDT chair Manuel Pangilinan to discuss the realignment plan. The PLDT chair, however, refused to comment on NTT's plan.

PLDT is expecting profits, including one-time gains, to hit P32 billion this year against P28 billion in 2004.

Clarissa S. Batino

Insurers fight over ₱2.4-B . . .

From page B1

Valdez admits that a wide swathe of "non-life" insurance firms—usually smaller insurers which specialize in providing services like CTPL, marine, and fire damage protection—face extinction if the Government Service Insurance System (GSIS) succeeds in its plan to monopolize the P2.4 billion-a-year industry.

Anatomy of an insurance scam

In the scam described by Enrile, policyholders never realize that they are not covered by insurance against monetary liability until they get involved in vehicular accidents involving so-called "third parties."

A motorist unlucky enough to buy a fake CTPL policy or to have his premium pocketed by unscrupulous firms may suddenly find himself having to shell out more money for the hospitalization of an injured pedestrian in the event of an accident, instead of automatically being entitled to P50,000 for damages from the insurance firm.

According to official records of the P2.5 billion worth of CTPL policies sold to motorists last year, only P1.38 billion were booked by the insurance industry.

Since not all drivers get into accidents, many insurance firms book only a limited number of policies as liabilities—just enough to cover the number of accidents they estimate will occur during the period—while simply pocketing the rest of the money.

Enrile knows whence he speaks since he once headed the country's Insurance Commission early in his government career.

After several years of debate, industry players now believe that the only way to eliminate fraud is to centralize the lucrative CTPL insurance scheme under a single processing entity.

The private sector solution

In 2001, insurance firms under the Pira umbrella agreed to form a consortium that would consolidate the CTPL insurance business under one umbrella.

In the latest incarnation of the plan, Valdes said the insurance firms would set up a "central processing unit," which will match all CTPL premium payments made by motorists with the insurers of their choice.

This system effectively acts as a "clearing house"—similar to the present scheme used by banks to clear checks—that will facilitate payments to legitimate firms while keeping unscrupulous insurers off the market.

Instrumental to the success of this proposal is the participation of major banks, which will act as the collection agents for all insurance firms selling CTPL coverage.

If this is approved, clients will no longer buy CTPL policies from ramshackle establishments outside registration offices of the Land Transportation Office. Instead, motorists will pay for insurance coverage at branches of participating banks, which will then credit the payment to the accounts of the insurers that the clients select at the deposit counter.

To date, Valdes said the insurance consortium has secured the agreement of Bank of the Philippine Islands, Equitable PCI Bank, Land Bank of the Philippines, Philippine National Bank, and Union Bank of the Philippines to act as collection agents for the proposed CTPL scheme. They are also negotiating with Metropolitan Bank and Trust Co. and Rizal Commercial Banking Corp. to participate in the system.

"This proposal effectively addresses the issue of fraud," the Pira official says. "Only legitimate firms will be able to participate."

While the proposal looks good in theory, Valdes concedes that there are kinks that have yet to be ironed out—kinks that other parties interested in the CTPL business are now capitalizing on.

Enter the giant

The prospects of cornering a P2.4-billion industry has not escaped the eyes of the GSIS. It believes that it has the solution for what ails the non-life insurance industry.

Already tasked with offering insurance coverage for state assets—including government-owned vehicles—the state pension fund now wants to expand its activities to encompass CTPL policies for the country's 4.7 million private vehicles.

"The public will be best protected if government participates in [CTPL] insurance," GSIS president and general manager Winston F. Garcia said in an interview.

Garcia is vying for the approval of the Department of Transportation and Communication for the right to become the exclusive vendor of CTPL policies to every motor vehicle owner—public or private—whenever he registers his vehicle with the LTO each year.

Under the GSIS proposal, vehicle owners will no longer have to buy separate CTPL policies when registering, but will instead pay for automatic coverage in a single transaction where all registration fees, taxes, insurance premiums, and penalties are bundled into a single item to be paid at the LTO registration window.

"Ours is the simplest, most efficient, and most convenient for the public," Garcia declared.

What the GSIS chief did not say is that his scheme, if adopted, will effectively make the state pension fund a monopoly in the CTPL insurance business, and will likely put out of business up to 95 non-life insurance firms employing up to 130,000 employees, agents and support staff.

Given that Garcia has never experienced a policy setback in his four years at the GSIS helm, he has every reason to feel confident that he will get his way. *(To be continued)*

Agriculture . . .

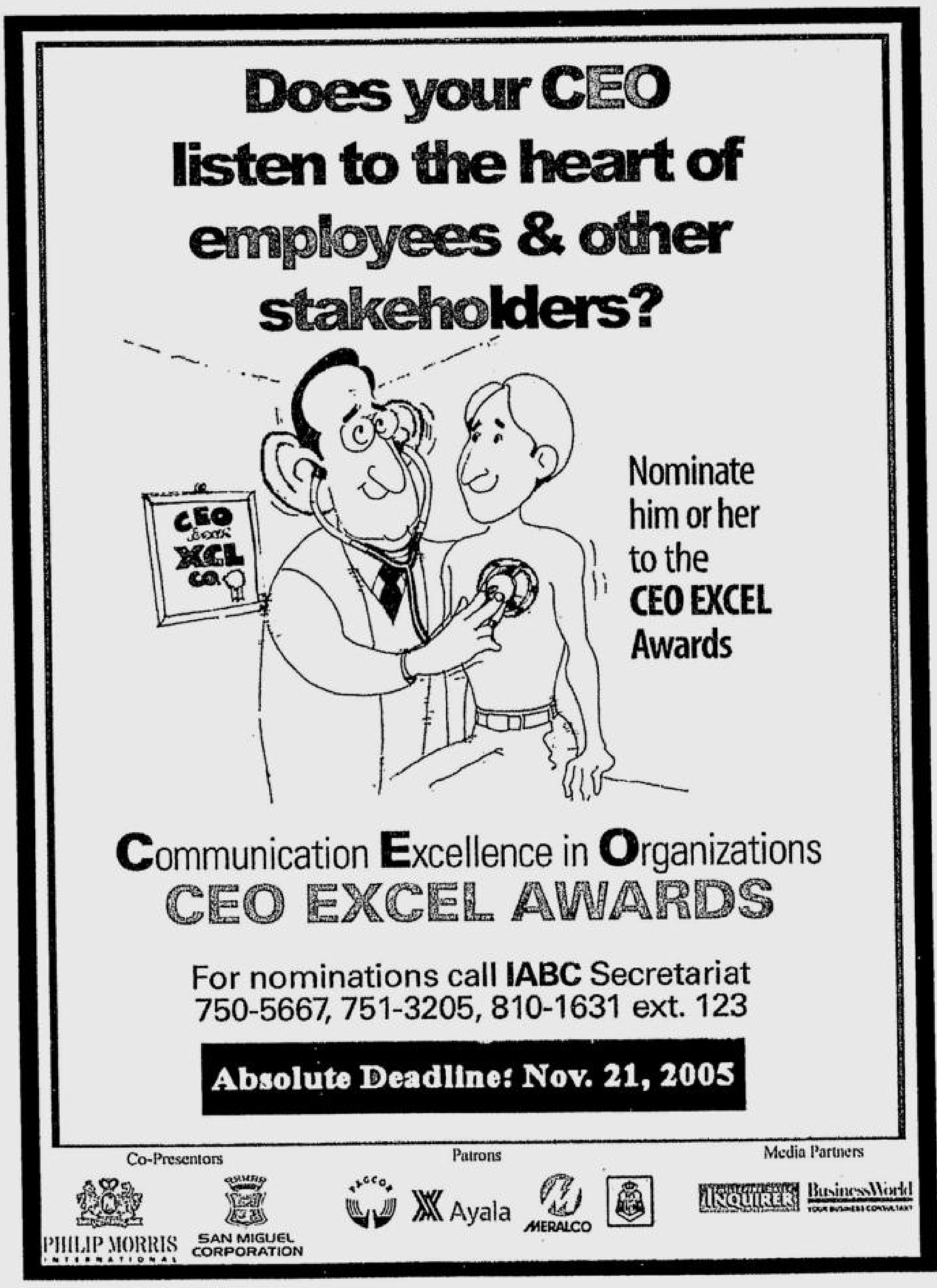
From page B1

year's end.

"Based on the third-quarter survey, some five million metric tons could be attained on the current standing crop," Agriculture Secretary Domingo Panganiban said in a separate interview.

He noted that since there was no major calamity and destructive typhoons during the period, rice and corn yields would be better

The Department of Agriculture will release the third-quarter performance report this week.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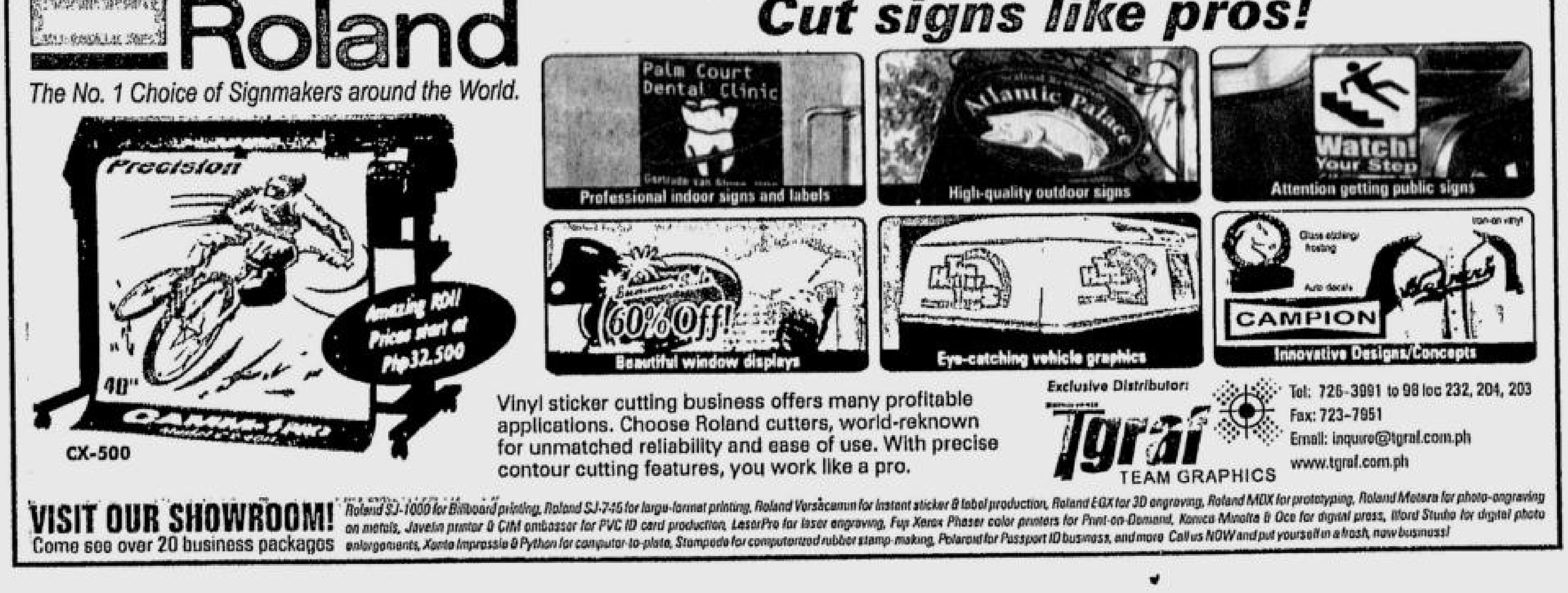
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Makati RTC asked to junk SEC motion requiring CAP to pay plan holders

By Elizabeth L. Sanchez

COLLEGE ASSURANCE PLAN PHILS. Inc. (CAP) has asked the Makati Regional Trial Court to junk a Securities and Exchange Commission motion compelling the troubled pre-need firm to resume payments to its plan holders and be placed under a management committee.

Sources said CAP had already filed its comments with the court last Friday.

CAP has also asked the court to refer its rehabilitation plan to its appointed receiver.

CAP officials argued that the firm could still be rehabilitated, but they admitted that CAP was in no position to pay all its obligations.

CAP also said its business development plan would address the concerns raised by the SEC.

The regulator aims to build up the company's equity and liquidity and expand its assets.

The pre-need firm fears that, should it undergo liquidation, its corporate assets worth P7.9 billion as of July 31 would be sold to pay for its liabilities.

The expected realizable value of these assets amounted to P3.4 billion.

Bonds backed by OFW remittances pushed

ADB scheme to help RP banks raise funds patterned after LatAm model

By Doris C. Dumlao

THE ASIAN DEVELOPMENT BANK IS hatching a scheme to help Philippine banks raise cheaper funds by selling bonds backed by incoming remittances from overseas Filipino workers—a plan similar to the securitization deals carved out in Latin America.

Augustine Belton, ADB consultant for the private sector division, told the INQUIRER that the multilateral lender would help the Philippines gain from the securitization of huge OFW inflows.

But the ADB would like private banks, rather than the government itself, to float the debt papers, he added.

"We'll do this in return for an agreement with the private banks that they will use the proceeds for development purposes—in other words, put it back into housing, put it into some commercial loan portfolio that will create jobs," Belton said. "We don't want to encourage speculative real estate or buying of more government bonds."

The ADB, which has a triple A credit rating, would structure the transaction and provide a guarantee cover to lower the cost of borrowing for the banks, he said.

However, there is a major stumbling block at present: The government, through the Bangko Sentral ng Pilipinas, wants to borrow against the OFW remittance flows and use the proceeds for budget support.

The ADB does not share the view that the government should control the remittance flows.

"We don't want the money to flow to the government," Belton said. "We think it's much more efficient to get the money into the private sector and have rational market economics dictate it rather than simply make it another form of government borrowing. There is interest (among banks). The banks are very liquid and it does represent an alternative."

He said the ADB would negotiate an agreement with the issuing banks in exchange for its guarantee cover, to make sure that funds were plowed into development purposes.

Belton said the domestic financial system should take advantage of these OFW flows estimated at $10 billion a year.

"In some instances in Latin America, it's been the government (that issues the bonds), but in most cases, it's the private sector," he said.

Former Finance Secretary Cesar Purisima earlier floated the idea of securitizing OFW inflows. He said banks that capture or buy the OFW remittances could raise funds against expected inflows and then sell the proceeds to the government.

Some European investment banks had tried this scheme, lending money to banks in Mexico based on the expected inflow of funds from remittances.

In August 1996, SBC Warburg Inc. sold $100 million in securities to Banco Internacional in Mexico. The year before, JP Morgan Securities Inc. and Merrill Lynch & Company sold $206.5 million in bonds to Banco Nacional de Mexico.

These Latin American transactions allowed the banks to issue secured bonds before they actually had the money—based on the expected amount of remittances that would enter the system through wire transfers—and then reinvest the money they received.

Based on latest BSP projections, OFW remittances coursed through banks would hit a new record-high of $10.3 billion by the year's end or 20 percent better than the inflows in 2004. OFWs are also expected to pump in at least $11.3 billion through the banking channel next year.

Throughout the years, the Philippines has been relying on huge remittances from OFWs to boost domestic consumer demand.

Based on a government study, remittances reported through the banking system were still understated by 25-30 percent, as some OFWs preferred to send money through informal channels such as couriers.

Meanwhile, BSP Governor Amando Tetangco Jr. said the BSP was open to the adoption of minimum standards for cash remittance services as proposed in the Lower House.

BPI sets aside ₱220M to spruce up former Prudential branches

THE BANK OF THE PHILIPPINE ISLANDS will shell out at least P200 million to spruce up 187 branches of newly acquired Prudential Bank over the next 12 months.

The bank would also use part of Prudential's regular operating expense budget to renovate the branches in line with its integration, BPI president Aurelio Montinola III told reporters during the bank's special stockholders meeting held on Friday.

"Prudential's operating expenses are at P1.8 billion, of which we expect to save about 30 percent, so the number that comes up—about P1.2 to P1.3 billion—may be used to renovate the branches," Montinola said.

The stockholders of BPI approved its merger with Prudential during the stockholders meeting.

"On the first year, our emphasis would be moving on the technology side," Montinola said, noting that automated teller machines must be installed in all the branches.

He added that BPI customers "are used to a certain level of automation.

The bank president said most of the key branches would likely be phased into the BPI network within the first semester of 2006, while full integration would be completed by end-September next year.

Montinola also assured that the integration of Prudential into BPI would not result in any drastic lay-off among the smaller bank's 2,000 employees.

BPI itself employs about 10,500 people. With its integration with Prudential, the reasonable staff size was estimated by the management at only 12,000.

"We don't need to do anything drastic because we have a normal attrition rate in the order of about 8 percent a year, so we'll have more than 1,000 people leaving (on their own) and that's historically the pattern," Montinola said.

The bank president added that BPI would likely put up about P2.2 billion in additional loss provisioning this year, already taking into account nonrecurrent expenses from the integration with Prudential.

BPI bought about 91.5 percent of Prudential Bank, originally owned by the Santos family, through block purchases worth P5.6 billion at the Philippine Stock Exchange last August.

BPI intended to acquire up to 100 percent of Prudential shares, but the Las Piñas Regional Trial Court issued a temporary restraining order that prevented some minority shareholders from selling their stake.

The shares left out of the tender offering by BPI were held mostly by the Prudential Bank Employees Retirement Fund, as well as some individual stockholders that included the Tibayan group.

Doris C. Dumlao

Agri officials approve ₱14.4-M farm-to-market road projects

By Christine A. Gaylican

FARM-TO-MARKET ROAD PROJECTS WORTH P14.4 million were recently approved by the Department of Agrarian Reform (DAR) for immediate implementation this year.

The projects all fall under the Agrarian Reform Community Project (ARCP-I) of the Asian Development Bank.

Acting Agrarian Reform Secretary Nasser C. Pangandaman said beneficiaries of the projects were the Lawaan-Tutubigan Expanded ARC in Paranas, Samar, and the Cambatutay Bay Area ARC in Tarangnan, Samar.

"The local governments of Paranas and Cambatutay said that the assistance would be a big boost to their provinces," Pangandaman said. "The local governments have also shared funding, amounting to 10 percent of the total project cost."

The DAR explained that for a rural infrastructure project to be eligible under the ARCP-I, the host local government should shoulder at least 10 percent of the total project cost.

This would be chargeable against the local government's internal revenue allotment.

The ARCP-I is a six-year development program that supports the DAR's support and extension services to agrarian reform communities nationwide.

Pangandaman said that the program would be ending this year. But the government would need to extend the program until June 2006 if it hopes to complete all the DAR-Asian Development Bank-ARCP sub-projects nationwide.

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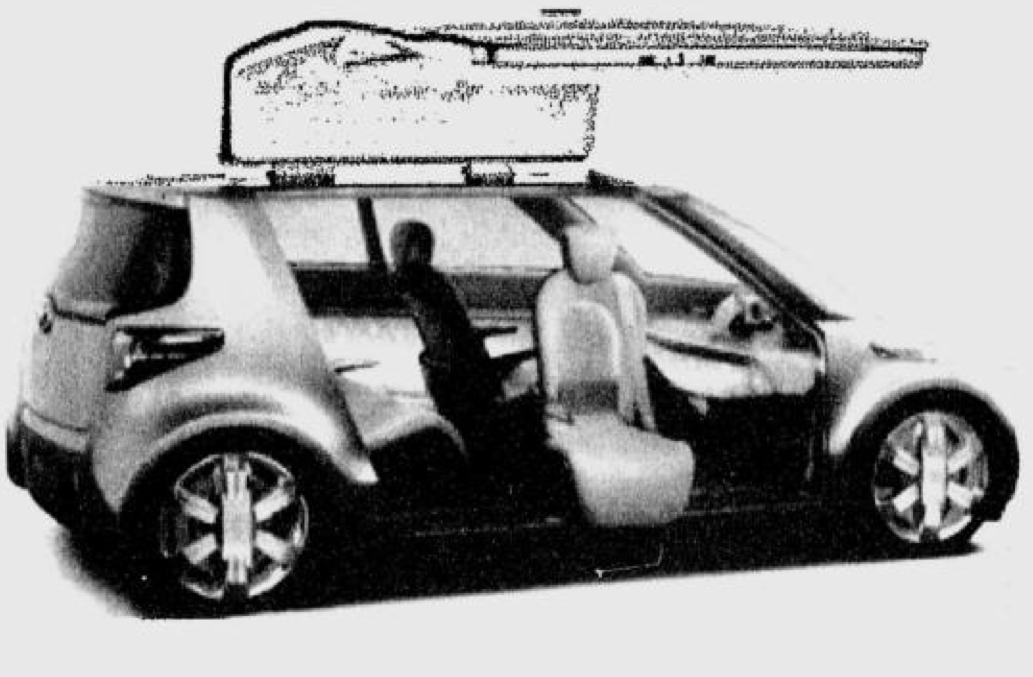
2005 TOKYO MOTOR SHOW

Still true to form, Toyota seen rising to top spot



THE FINE-X concept car: Toyota's answer to the fuel cell hybrid market

By Al S. Mendoza

THE 39TH TOKYO MOTOR SHOW ENDED just recently, and the event was engulfed with talk that Toyota would soon become the world's No. 1 automaker.

That prospect isn't without basis. It isn't even far-fetched as recent developments indicate Toyota's unrelenting resurgence in the global automotive scene in the face of gruesome setbacks suffered by Toyota's chief rivals—GM and Ford.

With huge third-quarter losses hounding GM and Ford, Toyota could yet zoom to the top in no time.

From being third in 2003, Toyota is now a strong No. 2 behind GM.

But the standings could dramatically change if trends run true to form.

$1B in losses

Early last month, GM absorbed a staggering third-quarter loss of more than $1 billion. That's not something to sneeze at as it could yet trigger a drastic overhaul in the positioning of giant auto makers around the world.

Already, with $284-million up in smoke in its first quarterly loss in two years, Ford is seriously considering "sacrifices" that could displace thousands of workers in its assembly plants.

This despite announcements by Bill Ford, chair and chief executive of the world's third largest carmaker, of a full-year profit in spite of falling sales of its most profitable vehicles in North America and rising losses in Europe.

Warned Ford: "The future arrived faster than we expected because of this year's sharp spike in fuel prices. There will be sacrifices asked from our people from top to bottom."

Wrote Bernard Simon and James Mackintosh of The Financial Times: "In North America alone, Ford has been losing about $15 million a day. The $284-million third quarter loss was equivalent to 15 cents a share, versus a $266-million profit, or 15 cents a share, a year earlier. The loss from continuing operations, excluding special items, was 10 cents a share, in line with forecasts."

Grim scenario

A grim scenario indeed, and that does not include Ford's cash reserves shrinking from $21.8 billion at the end of the second quarter to $19.6 billion, bringing the drain for the year to $4 billion.

That is the grisly global outlook and, fortunately (?), Ford Philippines isn't totally affected by that since the financial standing of Ford Philippines, I was told, seems robust going into the fourth quarter of the fiscal year.

Anyway, amid this bleak backdrop for GM and Ford is the ever-handsome posture of Toyota on the world stage.

But when pressed to comment on the rosy picture that Toyota tremendously enjoys right now, Katsuaki Watanabe, the president of the Toyota Motor Corp., was tight-lipped, if not shy on projecting a robust picture for the giant Asian automaker.

"We do not intend to become No. 1 (in the automotive industry)," he said.

Taken aback

Many of the 300 or so journalists from around the world were taken aback by Watanabe's answer.

Who doesn't want to be No. 1 in the first place?

But then, an aide/interpreter explained later that Watanabe's statement had been taken out of context.

"What Watanabe-san meant was, Toyota would be happy if it garnered 15 percent of the world market share," said the interpreter.

"If by garnering 15 percent of the world market share would mean Toyota is No. 1 in the world, Watanabe-san would only be too happy to accept the good news."

For his part, Dato' Akira Okabe, senior managing director of the Toyota Asia, Oceania and Middle East Operations Group, said to be the No. 1 in the world means that "Toyota is No. 1 in all spheres of the business operations, not only in the volume of sales, but also in quality, service and the overall image of Toyota in the entire world."

Toyota founder

Akio Toyoda, grandson of the Toyota founder, had a different, but otherwise realistic, view of things.

Said Toyoda: "To become No. 1 in the world, the customers must say so. Without our customers, we could never be No. 1."

Lost in the din of talks that Toyota would soon be No. 1 in the world, is the buzz on how impressive Toyota's array of vehicles was during the exhibition proper at the sprawling Makuhari Messe Hall.

All in all, Toyota had seven concept vehicles, 16 production vehicles, as well as various technological wonders for the two-week event that drew a sizable crowd each day of the show.

Among the concept vehicles displayed were the Fine-X, a new fuel cell hybrid vehicle, and the i-swing, a new personal mobility vehicle.

Retaining the same "Ecology & Emotion" theme of the previous show, Toyota this year highlighted its initiatives in creating vehicles that pursue both environmental and essential emotional appeal of a car by being fun to drive with and a pleasure to use.

Hybrid pioneer

Toyota also displayed the Estima Hybrid Concept, a next-generation hybrid minivan with improved performance, as well as other concept vehicles like the FSC (Flexible Saloon Concept), the Rav4 Concept (a new small SUV) and the TF105 (a Formula One racing car). The bB Concept was also unraveled, which is a music player in the shape of a car.

As usual, Toyota highlighted its exhibits in the motor show with renewed vigor, pushing for the full implementation of the hybrid vehicle in the near future.

Since Toyota rolled off in 1977 its smashingly successful Prius, the first ever hybrid vehicle, Prius has sold 70,000 units as of 2001.

In 2001, the Prius consumed 2.7 liters per 50 km. Recently, its fuel consumption has been drastically reduced to only nearly 4 liters per 100 km.

Indeed, in terms of discovering new technology to totally eradicate fossil fuel by 2020, Toyota is ahead of its nearest competitor by a mile.

That is not to say it might soon be No. 1 in all spheres of vehicle operations, including claiming the undisputed leadership in the world market.

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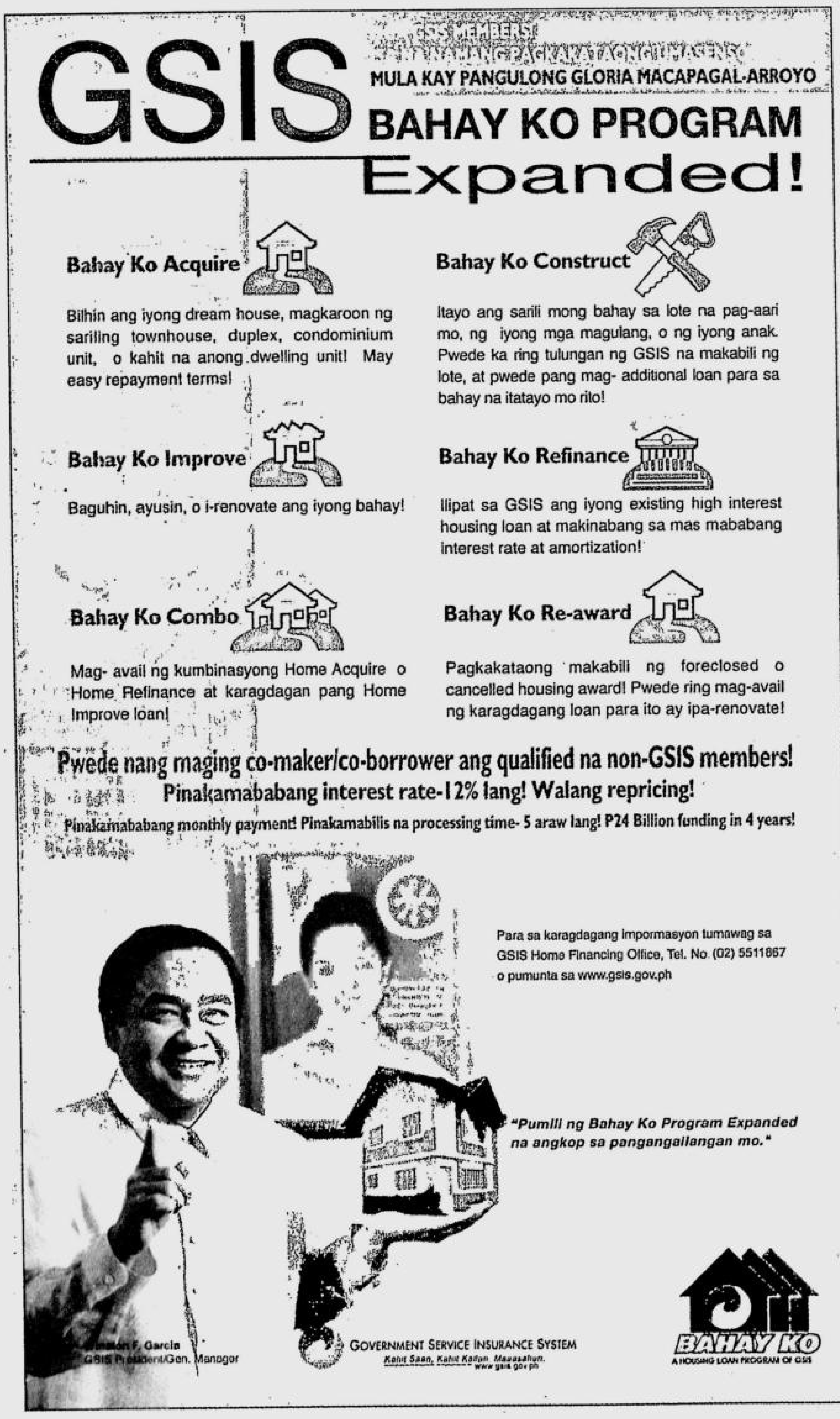

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BAHAY KO
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MP3 parties bring out digital music subculture

By Erwin Oliva
Contributor

NO PARTY IS COMPLETE WITHOUT GOOD music. But what if this party is the kind that allows you to bring along your library of, say, classic rock collections and gives you a chance to mix and play them for everyone to rock to?

Welcome to the digital world. With digital technology comes digital music and MP3 players like Apple's iPod. MP3—which compresses music into smaller bits—has been around for quite some time, but only in recent years has this innovation thrived in a new sub-culture: a generation of music-lovers carrying around gigabytes of their music collections in their pockets.

It was therefore natural for a group of information technology journalists to organize their own MP3 party one weekend to celebrate two of their colleagues' birthdays with their favorite music in digital format.

The MP3 party was thrown at tech journalist, birthday boy and avant garde musician Jing Garcia's home in Quezon City, our party central for the evening. Jing set up a mixer to allow us to plug in our iPods or any other MP3 player. There we acted as MP3 DJs for the night. To spice up the party, we decided to take turns, playing music based on a theme called by the party's host.

For the whole night we took turns as MP3 DJs, showing off our great, and sometimes rare, collection of disco, party songs, reggae, classic rock, 1980s hits, and, yes, even our favorite Bee Gees songs.

"It was a blast," Garcia later commented, adding that he would want to organize another MP3 party soon.

This idea of allowing people to share their music and become MP3 DJs for a night has recently been infecting local bars. One bar in Makati has already turned the popularity of MP3 players into an attraction by allowing its patrons to plug this ubiquitous gizmo and become its DJ for the night.

Similar to letting people walk up the stage to read a poem and jam with a band, spinning a record and becoming a guest DJ is now Ice Vodka Bar's new attraction. With this it hopes to attract more people to visit by granting barflies' wishes for a turn as DJ.

Ice Vodka Bar at Greenbelt 3 in Makati City usually plays chill out and lounge music.

DO-IT-YOURSELF MP3 parties are becoming popular, where participants bring their iPods and other MP3 players, plug them into a mixer and take turns playing and mixing their own tunes and acting as DJs. Inset shows the various iPod models used at the party. Two CD players were also used. J. AMOR GARCIA

But until November 23, this bar is turning the tables—allowing guests to play their own chill out or party music and granting them their "15 minutes of fame" every Wednesday night.

To become a guest DJ, patrons have to register with the receptionist, prepare a 10-minute playlist of songs, and wait to be called for them to plug in their MP3 players.

This attraction is also a competition, where winners get the chance to win MP3 accessories and an MP3 player, so Ice Vodka Bar requires that your music gets the crowd jumping, dancing and even cheering for you and your music. This is the only criterion to win the competition, the bar management says.

There's a catch here, however. The audience or patrons decide the night's winners. And only the patrons who buy a drink will be entitled to a ballot. Fair enough.

MP3 parties are also all the rage in the United Kingdom. A BBC news feature has noted the way MP3 has been bringing people together to share music in a different way.

"The concept of sharing music was getting bigger and bigger at that time," a UK resident was quoted as saying, explaining that MP3 players, especially Apple's iPod, have allowed individuals become do-it-yourself DJs. "The concept was that this was something anyone could do. Music and DJ-ing are very elitist."

So the next time you get invited to a party and are asked to bring your MP3, better prepare that party playlist.

Will Filipinos accept bilingual predictive SMS?

By Erwin Oliva
Contributor

"HELLO, KUMUSTA KA?"

Typing text messages in Filipino-English or "Taglish" like the greeting above is often frustrating when you're using a mobile phone's predictive text input feature. In most cases, you resort to the manual input and use abbreviated words to send the exact message. Filipinos would likely type the above text message as, "Elo, musta k?"

This is about to change next year, according to the Seattle-based technology firm Tegic Communications Inc.

Having invented the famous T9 predictive text input, Tegic said it will introduce bilingual predictive "texting" to the market in mid-2006 due to a growing trend of bilingual usage, according to Ray Tsuchiyama, vice president "for emerging market," at a briefing in Manila.

A new version of the T9 predictive text input software will enable users to shuttle with ease between two languages like Filipino and English, the Japanese executive said.

He said studies show that there is an increasing number of bilingual users worldwide, who in most instances send text messages combining different languages, e.g. "Ciao, bye."

The new T9 predictive text input now supports 49 languages including Filipino. In its vocabulary are about 26,000 common Filipino words like "kumusta," "balut" and "mabuhay," Tsuchiyama said.

The current T9 predictive text input software is found in more than 500 million mobile phones worldwide.

The executive acknowledged, however, that Filipinos are not really fond of predictive text input. For this reason, Tegic intends to push its new mobile software through local operators or handset manufacturers.

"I think there is low usage of T9 predictive texting among Filipinos," he said. But Tsuchiyama believes "that there's a big market for predictive text in emerging markets like China, India, Vietnam and Brazil. India is expected to account for half of the business for the emerging market."

The Philippines has more than 30 million cellular phone subscribers sending more than 200 million text messages every day.

America Online Inc. acquired Tegic Communications in 1999.

Enigma Technologies
Opens A New Showroom
The Dream Lives On!

By its definition, ENIGMA best describes technology…something that is puzzling, profoundly awesome and irreverent. It is therefore apt combining the two into a company name that yearns and promises to be relevant and attuned to the changing times.

Enigma Technologies, Inc. was established on AUGUST 18, 2001 with a bold and almost implausible dream of empowering the world through total computer technology. "Quite a big dream, yes, but we are slowly inching our way into attaining the dream. In fact, we continue to live the big dream by making small steps along the way", says Mr. Wenny Adorador, Marketing Manager of Enigmatech. "This year we have opened a new computer hardware and software showroom in Sta. Rosa City. The showroom is intended to cater to our target markets in the whole of Laguna and parts of Batangas and Quezon, namely the corporate accounts, resellers and the walk-in residential markets", Mr Adorador adds. ENIGMATECH plans to have more showrooms in the coming years. Two more will be put up in Luzon and other showrooms will be in the Visayas and Mindanao area. Who knows, if the regional or international business climate permits, ENIGMATECH might put up showrooms in selected Asian countries. It is still part of the big dream.

Enigma Angeles Showroom

"Much of the success we have now, we owe it to our suppliers who have supported us from the very start with credit line and terms that allowed us to cope with our consistently growing sales and expansion. I hope that what motivated them is the same compelling force that inspires us to provide every Filipino home a brand new PC by making it affordable for them.

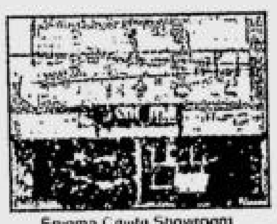
Mr. Lardy Caisip
Enigmatech President

When asked why Enigmatech continues on its expansion binge at a time when the country is in a political turmoil and the economy is beleaguered by issues such as the never-ending oil price hike and the controversial E_VAT, EnigmaTech President Mr. Caisip has a ready answer. "There's always opportunity in crisis. We opened our first store under the same very unstable political condition back in 2001 but look where we are now. There's no stopping us in our quest for the big dream".

The Enigma Laguna showroom will have its grand opening festivities on November 16, 2005 starting with a motorcade at 3:00 PM followed by the blessing and ribbon-cutting ceremonies at 5:30 PM. Dinner will be served right after.

Enigmatech still has a long way to go but it is definitely on the right track. Its dream indeed lives on!

Enigma Baguio Showroom



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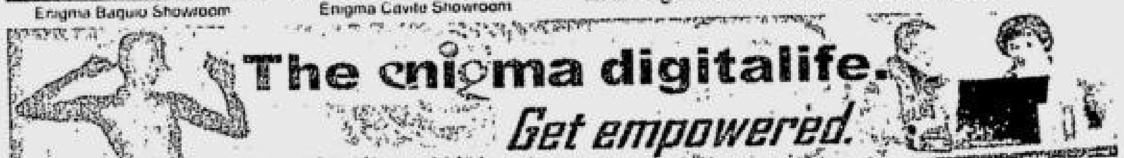
EnigmaTech Joins Intel Holiday 2005 Exhibition

The Intel Holiday Exhibit is an annual affair sponsored by Intel Philippines to give selected Intel dealers an opportunity showcase the various technological innovations of Intel introduced in its products. This year the affair will be held in Market! Market!, Fort Bonifacio Global City during store hours on November 11 - 13, 2005

It has become a tradition for Enigmatech to participate in this event for three years in a row "When we joined for the first time in 2003, we placed 3rd in the Best Booth Category. Last year, we got the 2nd Prize for Best Booth". Hopefully, we can do it again this year and give Enigmatech another feather in the cap", says Lynette Tuazon, Enigmatech's Marketing Coordinator.

The focus of this year's exhibit is the Intel Pentium D Processor with dual core technology.



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Digitalife is fast becoming a new way of life experience in the country. In response to the emerging demand for digital products, Enigmatech has recently launched the "ENIGMA DIGITALIFE. Get Empowered!" SHOWCASE. It has dedicated a corner of its showroom for excitingly new line of digital products especially for all techies out there - products ranging from laptops and PDAs to imaging products such as digicams and pictbridge photo-direct printers as well as audio products from mp3 players to music players and mp3 adapters. Enigmatech has partnered with distributors of dependable yet distinct brands like IBM, Sony, Acer, HP/Compaq, Fujitsu, Kodak, ECS, ASUS, AOMG, Shiro, Digidock, Samsung, Apacer, Palm, Apple Ipod, Twinmos and Creative. Discover what you really need. At the same time, get amazed at the wide selection of advanced models and peripherals. Visit any of the Enigmatech showrooms in Angeles City, Baguio City, Bacoor, Cavite and Sta. Rosa City for actual demo of the product. You can also visit the website: www.enigma-phil.com for product features and prices. Visit now and avail of exciting freebies. All major credit cards are accepted in selected showrooms.

"I think that we owe it to our loyal customers to continuously get attuned to their changing wants and needs and keep our service getting better and better everyday". This is the very core objective of the Digitalife Showcase project. The shift to high-value digital line is crucial".

Wenny Adorador
Marketing Manager

What's more is an after-sales service product will be made available soon at a very reasonable and cost-effective price. It will be in the form of an EXTENDED WARRANTY PACK that will be practically worth your investment. It could provide you some savings opportunity in the long run as high-value digital products are usually costly on maintenance.

enigma expressRetail
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THE NEW 2006 V. 3 EDITION IS COMING OUT SOON!

Enigma expressRetail is increasingly gaining popularity in the market. EnigmaTech is launching a new 2006 Version 3.0. Soon out in the market, the new version delivers several powerful improvements to the software. It also fixes several known issues in the previous releases. It has the security, stability, and critical functionality of a dependable POINT OF SALE SYSTEM.

EnigmaTech launched in 2002 its very first in-house developed Point of Sale (POS) system with the promise of "The Complete Business Solution Software" tagged into it. The 2004 version 2.0 came out middle of last year with updated features such as the credit card and Item Returns sub-modules added to it. The 2006 version 3.0 has added features such as the Promo Maintenance, BIR accredited format (Z-R reading, terminal numbering, voiding facility) and invoice-select printing options. The new release promises to improve user interface components, report capabilities and more.

Enigma expressRetail addresses the challenges your business face today. That includes the prevention of theft and pilferage as this could save the company huge some of money. Designed for small-business retail operations, the software is user friendly, PC-based and Windows-based.

Among the more than 50 customers who have patronized the product are an Avon franchisee, a Duty Free Shop in Clark and a Shellane dealer. Minimarts, Pharmacies, Apparel, Specialty Shops, Gasoline Stations, Hardware and Computer Stores are also among the types of retail operations that have experienced the difference of using the software.

Enigma expressRetail is now BIR - accredited

Meanwhile, a new software, EXPRESS MEDICAL RECORDS is in the offing and will be launched by the 1st quarter of 2006. This software is ideal for database management of clinics and medical professionals always on the go.

For more information and inquiries regarding the V.3 2006 expressRetail Edition and other software releases, please contact Mr. Wenny Adorador at (045) 887-0766

EnigmaTech's Latest Marketing Mission:

GeoVision
SURVEILLANCE SYSTEMS

24/7 Business Surveillance and Asset Security is what every mid-level business needs. Enigma Technologies Inc. understands this. Thus, it tied up with one of the leaders in this industry in the region for the distribution of GEOVISION SURVEILLANCE SYSTEM, a total security system created for mid-level industries and businesses

Enigmatech believes so much in the product that it made sure all its showrooms have the Geovision immediately and adequately installed. In fact, part of Enigmatech's plans for 2006 is to aggressively market the product and hopefully gain a considerable share of the market in Luzon area.

The GeoVision Surveillance System has a built in motion detection technology. It is Windows compatible and provides real time remote monitoring thru internet, powerful digital recording with date/time and a surveillance card that can accommodate a maximum of 16 cameras, a whole system dedicated for the protection of life and assets 24 hours a day, 7 days a week all through out the year.

GeoVision is a PC based multi-channel video surveillance system that utilizes the most advanced digital video compression technologies to bring you the highest picture quality and video performance. The GV-Series product range starts from the entry level GV-250 to the flagship GV-1480. Up to 16 cameras can be connected and viewed live on a local monitor screen or thru TCP/IP network. Video can be recorded basing on specifiable schedules or motion detection. You can store video clips in HDD or any optical storage device by using GeoVision Backup System.

Live demos are shown 24/7 via the internet. Do pay a visit at www.geovision.com.tw or you may visit any Enigma showroom for more product information and application demo. For consultation and assessment, you may contact Mr. Wenny Adorador or Mr Edwin Guevara at (045) 887-0766/888-1994.

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A New Venture in 2006

Seeing opporunity in the business outsource market, Enigma Technologies, Inc. Has established a new subsidiary company, E-Stratems, Inc. Aimed at providing various outsources services such as accounting, human resource and even MEDICAL TRANSCRIPTION, E-Stratems is expected to go full blast in marketing its services middle of 2006.

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WEDNESDAY / APRIL 20, 2005
VOL. I / NO. I
PhP10

German cardinal elected as new pontiff

Newly elected Pope Joseph Ratzinger of Germany waves to the crowd from the balcony of St. Peter's Basilica.

Summer, summer!

THE country's various scenic spots beckon as summer heats up. Take your pick and start packing up. For a start, try a thrilling sea adventure with the dolphins in Subic

▶18

Healthy burgers

FAST-FOOD chains in the country are coming out soon with a big surprise: Down-sized burgers and drinks, chicken and fries that are less salty, even a fitness area for customers

▶2

Fancied fight

▶24

Big cars flood RP

DESPITE the rise in fuel prices, there seems to be no letup to a wave of big cars roaring their way into the local market. Know why

▶20

First address

Ratzinger fits role of church watchdog

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Now sold in key cities in provincial Luzon

EWB MasterCard ties up with Cocoplans

EAST WEST BANKING CORP AND Cocoplans Inc one of the leading institutions in the financial sector entered into a partnership that allows the two institutions to maximize their strengths and bring their products and services closer to their clients. The first part of the two-phased partnership involves bills payment and collection. Under this tie-up, Cocoplans plan holders can make use of East West Bank's facilities to pay their premiums and monthly or periodic payments to the pre-need company.

According to Cocoplans president Caesar T. Michelena, this will give their planholders an option to use another bank, besides the company's other bills payment facility and collection partner.

The second part involves the issuance of credit card to qualified Cocoplans planholders. Michelena said it is a "direct strategic arrangement" in which its planholders who have already cash values in their plans can get pre-approved EWB MasterCard credit cards. This way, they are able to enjoy the card's distinct advantages like low interest charges and flexible payment schemes.

Michelena said the tie-up will allow Cocoplans to sell EWB MasterCard,

in tandem with its prime products, pension and educational plans. "Clients can actually use the credit card for their initial payment," he said.

Meanwhile, the issuance of EWB MasterCard to pre-qualified Cocoplans clients is mutually beneficial to East West Bank and Cocoplans. "It works both ways, in terms of benefits, for them it gives them an added value that they can offer to their customers especially during this time when people are cautious of dealing with pre-need companies. This scheme will help reassure their planaholders," East West Bank Consumer Services Head Alex Ilagan said.

He further stressed, "In our case, we look at this as a way to expand our market base also, having a set of captured Cocoplans customers who would present the card on our behalf."

Of the tie-up with East West Bank, Michelena said, "We're excited with this partnership because we are really trying to move closer to our clients and by partnering with East West Bank, we are able to use its extensive branch network and banking facilities."

He added, "This allows us to give better choices or options to our plan holders. At the same time, we could also work together in a way that we can enhance each other's client base."

Registered with the Securities and Exchange Commission in 1993, Cocoplans, is counted among the country's top ten pre-need firms. To date, its network numbered to 37 in strategic places nationwide. Cocoplans' innovative pension products include the Valued Investment Plan and ProPlus Plan. Its educational plans include the AchievEX (Achieve Educational Excellence) Plan, the AchievEX Plus Plan, and CLASS or Class Leverage for Academic Assistance.

Meanwhile, East West Bank is the country's fastest growing commercial bank and now emerging as the public's "preferred consumer bank" because of its consumer-friendly products and services. East West Bank ended the 2004 with over 22 percent growth in resources at P22.6 billion topping records in the previous years. Its branch network is composed of 67 Personal Banking Centers spread across the country's key towns and cities. One of its customer-friendly innovations is the East West Bank MasterCard, which boasts of a host of features like a very low minimum amount due, longest interest-free credit period and flexible payment schemes.

For more inquiries on East West Bank MasterCard, please call EWB Customer Service Hotline 888-17 or log on to www.eastwestbanker.com

LAUNCHING OF THE NEWEST BLENDED FUEL TO HIT THE MARKET

Top executives, government officials and hundreds of spectators witnessed the recent launching of the newest blended fuel to hit the market - E10, a renewable high-octane fuel that offers economic sustainability along with better engine performance. Shown are (from left) Eastern Petroleum president Fernando Martinez, USA88 CEO May Villaviciencio-Sy, Bukidnon Congressman Juan Miguel Zubiri, Seaoil president Francis Glenn Yu, and USAID Office of Energy and Environment Chief Daniel Moore triumphantly introducing the Philippines' first ethanol-blended fuel at Le Pavilion Metropolitan Park, Roxas Blvd.

AY FOUNDATION DONATES CLASSROOMS

AY Foundation Inc (AYF), led by its chair Ambassador Alfonso T. Yuchengco, recently donated three pairs of classrooms to public schools in Quezon province. The school beneficiaries are Infanta Central School, Ungos National High School, and Batangan Elementary School. At the inauguration and turnover of new classrooms were (from left): Real Vice Mayor Wilfredo Peras; AYF manager Pearly Libiran; Seamen's Union of the Philippines president Capt. Gregorio Oca; DOLE Sec. Patricia Sto. Tomas; Infanta Mayor Filipina Grace America; and Gen. Nakar Mayor representative Hernando Avellaneda.

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LEASE AGREEMENT

In an effort to increase its market base, image and prestige in the local automotive industry, Budget Car and Truck Rental inked an agreement with Jaguar-Land Rover Philippines for the participation of the English marquee in its Executive Lease Program. Targeted for premium luxury brand clientele, Jaguar's participation in its Executive Lease Program will enable more people access to one of the world's most desired automobile. Shown during the formal signing agreement are (from left): Isagani Buenaflor, chair and president of Diamond IGB Inc, licensee of Budget Rent-A-Car, and Wellington C. Soong, chair and president of Jaguar-Land Rover Philippines. For inquiries, call Budget at 776-8118 or Jaguar-Land Rover at 897-8888.

Best selection at Ducks Unlimited

YOU'LL SAVE BIG-UP TO 50 percent-and get to pick from select, choice products if you head immediately to your nearest Ducks Unlimited store even before the Christmas season begins! The tradition continues this year as it slashes prices on all items from 10 to 50 percent until Nov. 30. Even the seminal and timeless Ducks Classics label, which will never go out of style, would most certainly be the first to go out of stock, so come quickly. There's no better place to go to than your nearest Ducks Unlimited branch for this month. Ducks Unlimited shops are in Shoppesville Greenhills, Century Park Sheraton, Glorietta 3, Ali Mall, Robinsons Galleria, Robinsons Place Manila, Robinsons Place Pioneer, SM Southmall, SM San Lazaro, SM City Marilao, SM City Pampanga, and Festival Mall.

QiPi lecture

US-BASED FENG SHUI consultant Roberto Tseng Vicente will conduct a free orientation on QiPi, the ancient practice of environmental planning that harmonizes nature and the environment to increase opportunities for success, vitality and prosperity. The lecture is at 6:30 p.m., Nov. 16, at the Serenity Healing Center, 5B Gen. Capinpin Street. Antonio Village, Pasig City. Call 634-5058 or text Cecille and Miles at 0917-8997603, or Aleli at 0918-9010825 to confirm attendance. QiPi is the practice leading the way in the business world by giving companies the edge over competitors. In this practice, the analysis of landforms includes determining how energy reaches a site. Energy is collected, contained, directed and dissipated by forms, such as mountains, valleys, and water ways. In a city, buildings, roads, and other man-made structures will also influence energy flow.

REVOLUTIONARY CASH CARD FOR FIL-AMS

Wow Technologies Inc, a Las Vegas, Nevada based corporation led by its president and CEO Daniel Neistadt, paid a courtesy call on President Gloria Macapagal-Arroyo in Malacanang. Neistadt informed the President about the revolutionary pin-based debit card that Wow Technologies has pioneered and is being introduced to the Filipino-American market in the United States. Wow Cash Card would benefit millions of Filipinos in the States in terms of huge savings in their money remittance fees which, according to the latest statistics, amount to almost $500 million a year. Wow Cash Card has the lowest transaction fees, is most convenient, safest, and fastest as it provides real-time processing of transactions. It comes in a two-card package and is available in Filipino stores, groceries and restaurants across North America. Shown flanking the president are (from left) Jess De La Cruz, president, Infoserve Inc, Romy Redelicia, president, Wow Technologies, Philippines, Ileah Philipps, executive assistant, Wow Technologies, Dan Neistadt, president/CEO, Wow Technologies Inc, president, Yes Network International, and civic leader Pastor 'Boy' Saycon. Neistadt outlined his company's marketing strategy in North America including the forthcoming launching of its debit card in 10 major cities in the States dubbed as 'Wow Philippines Ten City Caravan'. This concert caravan is jointly offered by Wow Technologies and Yes Promotions International in coordination with the Department of Tourism. The caravan will also aggressively promote the Philippines as a major tourist destination in Asia.

Republika ng Pilipinas
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Kagawaran ng Tanggulang Pambansa
Department of National Defense

Invitation to Apply for Eligibility and to Bid

AFP Community Area Network (AFPCAN) Project
Establishment of the AFP Wide Area Network Infrastructure

1 The ***Department of National Defense (Armed Forces of the Philippines)***, through the ***General Appropriations Act and the AFP Modernization Program Act Trust Fund*** intends to apply the sum of ***FIFTY MILLION FOUR HUNDRED THOUSAND PESOS (P 50,400,000.00)*** being the Approved Budget for the Contract (ABC) to payments under the contract for the ***AFP Community Area Network (AFPCAN) Project***. Bids received in excess of the ABC shall be automatically rejected at Bid opening.

2 The *DND/AFP* now invites Bids from eligible Bidders for ***the Supply, Installation, Configuration, Test and Commissioning of the AFPCAN consisting of:***

a) ***one (1) Network Operations /Data Center and one (1) Camp Aguinaldo Network (CAGNET),***
b) ***nine (9) remotely connected Local Area Networks (LANs) for three (3) major services headquarters (HPA, HPAF, HPN) and six (6) Unified Commands (UCs), and***
c) ***Wide Area Network (WAN) connectivity of the existing LANs of the Philippine Military Academy (PMA), Presidential Security Group (PSG) and AFP Medical Center (AFPMC).***

The expected contract duration is ***within 180 days from the Issuance of Notice to Proceed (NTP) to the winning bidder***. The description of an eligible Bidder is contained in Section II of the Bidding Documents, ITB.

3. Bidding will be conducted through open competitive bidding procedures using non-discretionary pass/fail criteria as specified in the Implementing Rules and Regulations Part A (IRR-A) of Republic Act 9184 (R.A. 9184), otherwise known as the "Government Procurement Reform Act," and is restricted to Filipino citizens/sole proprietorships, organizations with at least sixty percent (60%) interest or outstanding capital stock belonging to citizens of the Philippines, and to citizens or organizations of a country the laws or regulations of which grant similar rights or privileges to Filipino citizens, pursuant to Republic Act 5183 (R.A. 5183) and subject to Commonwealth Act 138 (C.A. 138). Only Bids from Bidders who pass the eligibility check will be opened. The process for the eligibility check is described in Section II of the Bidding Documents, ITB. The bidder with the Lowest Calculated Bid (LCB) shall advance to the post-qualification stage in order to finally determine responsiveness of the bid to technical and financial requirements of the project. The contract shall then be awarded to the Lowest Calculated and Responsive Bidder (LCRB) who was determined as such during the post-qualification procedure.

4. Interested Bidders may obtain further information from *AFP Modernization Project Management Office (AFPMPMO)* and inspect the Bidding Documents at the address given below from *8:00 a.m. to 5 p.m.*

5. A complete set of Bidding Documents may be purchased by interested Bidders from the address below and upon payment of a nonrefundable cash in the amount of ***Five Thousand Pesos (P 5,000.00)***. The Bidding Documents shall be received personally by the prospective Bidder or his authorized representative.

6. The *DND Bids and Awards Committee* will hold a Pre-Bid Conference open to all interested parties on *29 November 2005, 10:00 a.m.* at *the Silid Panday Pira, 1/F Bulwagang Mabini, Camp General Emilio Aguinaldo, Quezon City*.

7. Bids and eligibility requirements must be delivered to the address below on or before *10:00 a.m. of 15 December 2005*. All Bids must be accompanied by a Bid Security in any of the forms and corresponding amount allowed under RA 9184 and its IRR-A. Late Bids shall not be accepted.

8. Bid opening shall be on *15 December 2005, 10:00 a.m.* at *Silid Panday Pira, 1/F Bulwagang Mabini, Camp General Emilio Aguinaldo, Quezon City*. Bids will be opened in the presence of the Bidders' representatives who choose to attend at the address below.

9. To facilitate eligibility checking, manufacturers and/or prospective bidders who wish to participate in the public bidding are encouraged to apply for registration with the DND BAC, through the DND BAC Secretariat, at least fifteen (15) days before the scheduled submission and opening of bids for the procurement of the projects they wish to participate in, pursuant to DND BAC Cir 01-2005 did 12 May 2005.

10. The *DND/AFP* reserves the right to accept or reject any Bid, to annul the bidding process, and to reject all Bids at any time prior to contract award, without thereby incurring any liability to the affected Bidder or Bidders.

DND BAC Secretariat
Armed Forces of the Philippines
Modernization Program Management Office
3/F Bulwagang Mabini, Camp General Emilio Aguinaldo
Quezon City, Philippines 1110
Tel No (632) 911-6001 local 6481
Telefax No (632) 912-9541 / 421-2327
Email **pld@info.com.ph**
Website **www.info.com.ph/~afpmod**

USEC. JOSE F. SANTOS
Chairman, DND BAC

(PDI – November 14 & 21, 2005)

Realty brokerage office seminar series begins Nov. 18

NOWADAYS, MANY NEW BUSINESS OPPORTUNITIES abound around us but many miss them simply because of uncertainties and lack of complete knowledge and experience. A good example among these opportunities is real estate project selling. Our apprehensions in real estate project selling can easily be conquered if, in addition to learning the basic principles and knowledge, an actual real estate project can be made available where even newcomers can gain actual experience under the guidance of knowledgeable mentors and at the same time, we earn while learning.

In this regard, Urban Institute of Real Estate, in cooperation with Progressive Homes Inc, developer of Baypoint Estates, a 23-hectare modern residential community located in the historical town of Kawit, Cavite, will conduct a series of seminars on "How To Start And Manage A Successful Realty Office". First of this series will be on Nov. 18, 1:30 to 6 p.m. at Bulwagang Alfonso, Josephines Restaurant, located at Panamitan, Kawit, Cavite.

Topics included are sources and how to secure properties for sale; needed documents such as authority to sell; requirements to be entitled to commission; how to safeguard your commission; how to start and close a transaction; sales organizational structures; sales personnel recruitment techniques; training programs; advancement and career path programs; commission structures, awards and other incentives; how to do real estate networking; real estate associations; franchising; business operations; real estate brokerage, terminologies, definition of real estate professionals, qualifications and licensing requirements, subjects covered in the licensing examination; penalties for illegal practice, duties of a professional to his clients, and other relevant topics.

For further information, call Urban Institute at 681-0928 or 0916-4269174, or e-mail urbanet@pacific.net.ph.

ProductFILES

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LAWYER FERNANDO B. DUQUE HAS COME OUT with his second CD after a year from the release of his first bestseller at National Bookstore called "Philippine Legal Forms in CD", his new product aptly called "Your Family Lawyer" is also now in CD form and contains a compilation of legislations and Supreme Court circulars that are regarded as family-oriented and of valuable help and reference to every home, hence the title and byline "a legal kit for every home."

The e-book contains as its centerpiece The Family Code of the Philippines and the Senior Citizens Law, Bouncing Checks Law, Rent Control Law, Katarungang Pambarangay and several others, including the hot topic on Anti-Wire Tapping. It also includes the schedule of new legal fees and fees at the Register of Deeds and guidelines on passport application at the DFA, how to apply for business name at the DTI and how to secure a driver's license as well as registration of motor vehicles at the LTO. For inquiries or purchase orders, call 288-0491 or 0917-5371937.

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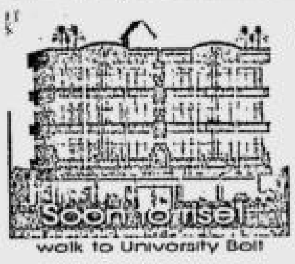

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1% w/out taking car 7262780

1.5% Easy Car Loan 3748765

1.5% easy carloan 7815352/55

1.5% w/o taking Car 7228942-43

1.5% w/oTaking Car 3732081/82

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2% w/o taking car 7880183-84

2% w/o taking car 7723810/12

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2-Welder (Male)
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Bring resume, apply at
DAC Industrial Electronics
158-B Aurora Blvd. San Juan

PHARMACIST Partime /Fulltime Pref. Rizal Area Pls Call Cecile at 656-6580

PUBLIC NOTICES

AUCTION SALE

Marilao-Filipinas Pawnshop, M & R Bldg., Tabing-Ilog Marilao, Bulacan. All Unredeemed Pledges of MAY 2005 willl be Auctioned on NOV. 24, 08:00am. Lanuza & Sons Autioneer. (PDI-NOV 14,2005)

Meycauayan-Filipinas Pawnshop,Aliw Complex, Calvario,Meyc.Bulacan. All Unredeemed Pledges of MAY 2005 willl be Auctioned on NOV. 23, 10:00am. Lanuza & Sons Autioneer. (PDI-NOV 14,2005)

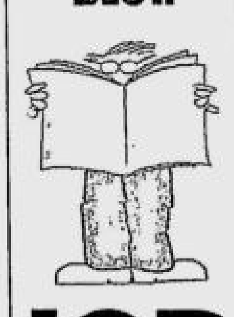
BUSINESS OPPORTUNITIES

"PART-TIME BUSINESS" Work thru phone Earn up to P20k/mo 376-2644 & 42

NOTICE OF LOSS

Notice is hereby given that Wack² Golf & Country Club Stock Cert. No. 657, Serial #1494 issued to Fortunato P. Aguas has been misplaced & cannot be located. If no contest received new cert. will be issued. (PDI-Nov. 7, 14, & 21 2005)

WHERE YOU FIND THE BEST.



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VECO
Visayan Electric Company

Invitation for Expression of Interest

to supply the electricity requirements of

Visayan Electric Company, Inc. ("VECO")

Visayan Electric Company, Inc. is pleased to invite interested parties to submit a formal Expression of Interest to supply the electricity requirements of Visayan Electric Company, Inc. ("VECO") for 100 MW of new capacity by July 1, 2009.

VECO's franchise covers the Cities of Cebu, Mandaue and Talisay and the surrounding Municipalities of Minglanilla, Naga, San Fernando, Consolacion and Liloan, all in the Province of Cebu.

Interested parties' Expression of Interest should include a brief profile of their company and must be submitted to the address below on or before November 25, 2005. Once registered, interested parties will be given information updates and other documents relating to VECO's project.

Chairman
Bids and Awards Committee
Visayan Electric Company, Inc.
J. Panis St., Banilad, Cebu City
Tel. No. (032) 230-VECO (8328) connecting all departments
Fax: (032) 231-0580
E-mail: bidchairman@veco.com.ph

This advertisement is not intended to be, and should not be construed as any representation or warranty, express or implied, with respect to any statement made herein.

(PDI–November 14, 2005)

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☎ 6350219 ☎ 6372008 Fax 6350220
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OBITUARIES

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845-2334 to 38; 845-2440

JUDGE DOMINGO ROY A. MASADAO, JR.

Untimely demise
on November 12, 2005

Wake at his residence at 123 Purple Street, Felicisima Village, Malolos, Bulacan until November 15, 2005.

Remains will be brought up to Baguio City on November 16, 2005 & wake thereafter will be in Funenaria Paz, Baguio City.

Details of interment to be announced.

Conchita Dionisio Salvatera

Beloved wife of deceased Judge Honorio Salvatera of Claveria, Cagayan

Born – Pulilan, Bulacan, September 19, 1920 – November 12, 2005

Children – **Cesong & Bonet, Nory & Lillian, Eva & Joe, Fely & Pol, Norma, Nestor (Deceased), Monica, Bernadette, Marites-Ed, Walter-Rose.**

Funeraria Paz, Araneta Ave., Quezon City (Superior Room) Mass every night at 7:30 P.M. Tel. No. 749-3806 to 11 Local 139.

Interment will be on Thursday, November 17, 2005,
Loyola Memorial Park, Marikina

Funeraria Paz – 11:00 a.m. (Blessing & Eulogy)
St. Peter Church – Commonwealth Ave., Quezon City, 1:00 p.m. Mass

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> **Whoever finds his life will lose it,
> and whoever loses his life for my sake will find it.**
> Matthew 10:39

In Loving Memory
on the
THIRTY-SECOND DEATH ANNIVERSARY
of

NESTOR B. TESORO

November 23, 1907 – November 15, 1973

Holy Mass will be offered on November 14, 2005 at the **Church of St. Ignatius Loyola,** 980 Park Avenue, New York, New York at 12:10 p.m.

And at the following churches tomorrow, November 15, 2005:

Sto. Rosario Parish Church .... 6:30 A.M.
Makinabang, Baliwag, Bulacan
Immaculate Conception Parish Church .... 7:00 A.M.
Cubao, Quezon City
Nuestra Señora de Guia Parish .... 8:00 A.M.
Ermita, Manila
Tesoro's Mausoleum, Manila Memorial Park .... 8:30 A.M.
Parañaque City
Santuario de San Antonio Parish .... 6:00 P.M.
Forbes Park, Makati City

CLASSIFIEDS

Republic of the Philippines
COMMISSION ON AUDIT
Regional Office No. V
Rawis, Legazpi City

Bids and Awards Committee
INVITATION TO APPLY FOR ELIGIBILITY AND TO BID
(Rebidding)

1. The Commission on Audit, Regional Office No. V, Rawis, Legazpi City, through its Bids and Awards Committee (BAC), invites duly licensed suppliers/bidders to apply for eligibility and to bid for the following:

Name of Project	Procurement of Office Service Vehicles
Location	Rawis, Legazpi City
Brief Description	Supply and delivery of five (5) units (AUV) Asian Utility Vehicle (4 units with non-sliding doors and one (1) unit with dual sliding doors), 4-cylinder Diesel engine; Displacement 2400cc to 2500cc; Direct injection; Manual Transmission (M/T); Rear wheel drive; Rack & Pinion Power Steering or Recirculating Ball and Nut Steering with Power Assist; Dual Air-con system w/ independent switch control; Car Stereo; Brake System-front discs and rear drum, at least 185/R-14 Tire and Wheels; Mono-tone body color, company Rust-proofing with mudguards; Standard tools with Early Warning Device (EWD); Seat Cover, tint and matting.
Approved Budget for the Contract (ABC)	P4,000,000.00

Bids received in excess of the ABC shall automatically be rejected at bid opening.

2. Interested bidders may obtain a complete set of Bid Documents from the BAC Secretariat starting November 16, 2005 upon payment of a non-refundable fee of Two Thousand (P2,000.00) pesos cash to the Cashier, COA Regional Office No.V.
3. The Pre-Bid Conference shall be held on November 29, 2005, 9:00 A.M. at the COA Conference Room, COA Regional Office No. V Compound, Rawis, Legazpi City.
4. Deadline for submission of bids shall be on December 15, 2005, at 9:00 A.M. Bidders shall drop their duly accomplished eligibility requirements, technical and financial proposals in three separate sealed envelopes in the bid box located at COA Regional Office No. V, Legazpi City. Immediately after the deadline, bids will be opened in the presence of the Bidders' representatives who choose to attend the bidding.
5. The COA Regional Office No. V reserves the right to accept and reject any and all proposals, to declare a failure of bidding, to annul the bidding process, or not award the contract, without thereby incurring any liability to the affected Bidder or Bidders.

(Sgd.) WILLY N. GUIRIBA
Chairman, Bids and Awards Committee

Contact Person.
Ms. Eleanor A. Macasinag
Head-BAC Secretariat
Tel Nos. (052)-4820279 or (052) 8216674 or (052) 8201539

(PDI-Nov. 14 & 21, 2005)

ERRATUM

In the advertisement of **Philippine National Oil Company (PNOC)** *re: Invitation to bid for the sale/lease of some PNOC properties* published in this paper on November 12, 2005, the heading should have been **Philippine National Oil Company** instead of PNOC Energy Development Corporation as published.

Our apologies.

(PDI-Nov. 14, 2005)

NATIONAL FOOD AUTHORITY
Regional Office 6
Quintin Salas, Jaro, Iloilo City
☎ (033) 329-2165 / 320-6246
Fax No. (033) 320-4761

INVITATION TO APPLY FOR ELIGIBILITY AND TO BID

The *National Food Authority Region 6*, through its Bids and Awards Committee (BAC), invites qualified grains handling services contractors to apply for eligibility and to bid for the provision of grains handling services in the different NFA utilized warehouses in Region VI for Calendar Year 2006.

LOT NO.	PROVINCE	ESTIMATED VOLUME TO BE HANDLED (In bag of 50 kgs)	APPROVED BUDGET FOR THE CONTRACT (ABC)
1	Aklan	43,850	P 165,753.00
2	Antique	58,200	P 219,996.00
3	Capiz	109,350	P 413,343.00
4	Iloilo & Guimaras	238,000	P 899,640.00
5	Negros Occidental	240,000	P 907,200.00

Prospective bidders should have experience in undertaking a similar project within the last 3 years with an amount of at least 50% of the proposed project for bidding, and have key personnel and equipment (owned, leased or under purchase) available for the prosecution of the project. The eligibility Check/Screening as well as the Preliminary Examination of Bids shall use non-discretionary "pass/fail" criteria. Post-qualification of the lowest calculated bid shall be conducted.

All particulars relative to Eligibility Statement and Screening, Bid Security, Performance Security, Pre-Bidding Conference, Evaluation of Bids, Post-Qualification and Award of Contract shall be governed by the pertinent provisions of R.A. 9184 and its implementing Rules and Regulations (IRR).

The complete schedule of activities is listed, as follows:

ACTIVITIES	SCHEDULE
1. Issuance of Bid Documents	Nov. 15 – Dec. 6, 2005
2. Pre-bid Conference	December 9, 2005 – 2:00 PM
3. Deadline for Submission & Receipt of Eligibility Requirements & Bid Documents	December 21, 2005 – 9:00 AM
4. Opening of Bids	December 21, 2005 – 9:15 AM
5. Bid Evaluation	December 22 – 23, 2005
6. Post-qualification	December 26 – 28, 2005
7. Notice of Award	December 29, 2005

Bid documents will be available only to prospective bidders upon payment of a non-refundable amount of Five Thousand Pesos (P5,000.00) to the National Food Authority Cashier.

The National Food Authority, Region 6, assumes no responsibility whatsoever to compensate or indemnify bidders for any expenses incurred in the preparation of the bid.

The *National Food Authority, Region 6* reserves the right to accept or reject any Bid, annul the bidding process and reject all Bids at any time prior to contract award, without thereby incurring any liability to the affected Bidder or Bidders.

(Sgd.) VILMA H. ZARRAGA, MNSA
BAC Chairman

(PDI – Nov. 14 & 21, 2005)

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www.jobmarketonline.com

TransCo
National Transmission Corporation

November 3, 2005
BCMD-p05-1047

INVITATION TO APPLY FOR ELIGIBILITY AND TO BID

Republic of the Philippines
Supply and Delivery of Steel Poles for CY 2006
The Contract shall be for the Supply and Delivery of 2,800 Steel Poles
composed of various sizes — 50, 55, 60 and 65 ft.:
597 pieces – Type A, Class 2 & 3
1,594 pieces – Type B, Class 1 & 2; and
609 pieces – Type D, Class 1 & 2
Steel Poles in accordance with Transco Specifications and Schedule of Requirements of the Bidding Documents (BCMD.2005-013)

1. The **NATIONAL TRANSMISSION CORPORATION (TRANSCO)**, through the **Annual Corporate Budget for the Contract approved by TransCo Board** intends to apply the sum of **Philippine Peso 170,185,000.00** being the Approved Budget for the Contract (ABC) to payments under the contract for the Supply and Delivery of Steel Poles for Cy 2006 (*BCMD.2005-0013*). Bids received in excess of the ABC shall be automatically rejected at Bid opening.
2. **TRANSCO** now invites Bids from eligible Bidders for the **Supply and Delivery of Steel Poles, Direct Burial application in medium corrossive atmospheric condition, galvanized, ASTM A572/A607** as per latest TransCo Approved Specifications. Delivery of the GOODS is required within **120 calendar days from contract effectivity. The description of an eligible Bidder is contained in Section II of the Bidding Documents, ITB.**
3. Bidding will be conducted through open competitive bidding procedures using non-discretionary pass/fail criteria as specified in the Implementing Rules and Regulations Part A (IRR-A) of Republic Act 9184 (R.A. 9184), otherwise known as the "Government Procurement Reform Act," and is restricted to Filipino citizens/sole proprietorship, organizations with at least sixty percent (60%) interest or outstanding capital stock belonging to citizens of the Philippines, and to citizens or organizations of a country the laws or regulations of which grant similar rights or privileges to Filipino citizens, pursuant to Republic Act 5183 (R.A. 5183) and subject to Commonwealth Act 138 (C.A. 138). Only Bids from Bidders who pass the eligibility check will be opened. The process for the eligibility check is described in Section II of the Bidding Documents, ITB. The bidder with the Lowest Calculated Bid (LCB) shall advance to the post-qualification stage in order to finally determine responsiveness of the bid to technical and financial requirements of the project. The contract shall then be awarded to the Lowest Calculated and Responsive Bidder (LCRB) who was determined as such during the post-qualification procedure.
4. Interested Bidders may obtain further information from **TRANSCO** and inspect the Bidding Documents at the address given below starting **November 7, 2005 from 8:00 A.M. to 5:00 P.M.**
5. A complete set of Bidding Documents may be purchased by interested Bidders from the address below and upon payment of a nonrefundable fee in the amount of *Philippine Peso 15,000.00*. The method of payment will be on cash basis only. The Bidding Documents shall be received personally by the prospective Bidder or his authorized representative. Prospective Bidders who have already registered/bought the Bidding Documents are exempted from payment of Php 15,000.00 fee. However, they are advised to secure a copy of the new set of Bidding Documents.
6. TRANSCO will hold a Pre-Bid Conference open to all interested parties on *November 15, 2005, 10:00 A.M. at Felimon C. Rodriguez Function Room, Power Training Center Building, National Transmission Corporation, Quezon Avenue corner BIR Road, Diliman, Quezon City, Metro Manila, Philippines.*
7. Bids and eligibility requirements must be delivered to the address below on or before *December 12, 2005, 10:00 A.M.*. All Bids must be accompanied by a Bid security in the form and in the amount specified in Section III of the Bidding Documents, BDS or an equivalent amount in a freely convertible currency. Late Bids shall not be accepted.
8. Bid opening shall be on *December 12, 2005, 10:00 A.M. at Wenceslao Dela Paz Function Room, Power Training Center Building, National Transmission Corporation, Quezon Avenue corner BIR Road, Diliman, Quezon City, Metro Manila, Philippines.* Bids will be opened in the presence of the Bidders' representatives who choose to attend at the said address.
9. The bidding is also open to Foreign bidders with eligibility requirements described above and in the Bidding Documents.
10. TRANSCO reserves the right to accept or reject any Bid, to annul the bidding process, and to reject all Bids at any time prior to contract award, without thereby incurring any liability to the affected Bidder or Bidders.

MR. JOSE MARI M. ILAGAN
Manager, Bids and Contracts Management Department
Ground Floor, TransCo Main Building, Power Center
National Transmission Corporation
Quezon Avenue corner BIR Road
1104 Diliman, Quezon City, Metro Manila, PHILIPPINES
Telephone Nos. 981-4652, 981-2212, 981-2213
TeleFax No.: 921-2308
Email address: jmilagan@transco.ph
http://www.transco.ph

(Sgd.) GUILLERMO R. REDOBLADO
VP-Luzon Operation & Maintenance
and Chairman, Bids and Awards Committee

(PDI – November 7 & 14, 2005)

PNOC
PHILIPPINE NATIONAL OIL COMPANY
PNOC Bldg. VI, Energy Center, Merritt Road, Fort Bonifacio, Philippines Tel. No. (632) 812-6209

INVITATION TO BID

The Philippine National Oil Company (PNOC) invites all interested bidders to bid for the sale/lease of the following PNOC properties:

Location of Property	TCT No.	Area (sqm)	Minimum Bid
FOR SALE:			
1 Brgy. Andal-Aliño, Talavera, Nueva Ecija	N-32337	396	P356,000
2 Brgy. Ibabang Iyam, Lucena City	T-78619	4,470	P671,000
3 Brgy. Ibabang Iyam, Lucena City	T-78620	6,529	P979,000
4 Brgy. Ibabang Iyam, Lucena City	T-79047	2,705	P4,923,000
5 Brgy. Salapungan, Tarlac City	261227	1,185	P3,182,000
6 Brgy. Gogon, Legazpi City	39888	8,598	P13,241,000
FOR LEASE:			
1 Brgy. Bolo, Bauan, Batangas	T-83679	8,962	P1,725,200/yr. or P143,767/mo.

Bid forms, bidding guidelines, terms and conditions can be secured after payment of non-refundable amount of P100.00 during office hours of November 14-22, 2005; Monday to Friday: 8:00am to 5:00pm from the Disposal Committee Secretariat, 2nd Floor, Estate Management Department, PNOC Bldg. 6, Energy Center, Merritt Road, Fort Bonifacio, Taguig City. The pre-bidding conference and the public bidding shall be conducted on November 23, 2005 (2:00pm) and December 7, 2005 (2:15pm), respectively, at the G/F PNOC Bldg. 6.

Award of the sale/lease of the above properties shall be based on the **BEST BID OFFER/PROPOSAL** received from the bidders.

The Bidder further acknowledges that he/she has been given every opportunity to investigate, inspect and verify the properties offered for sale/lease to ascertain the actual conditions thereof as well as the status of the titles. The sale/lease of the properties shall be "AS-IS-WHERE-IS" and the winning bidder shall undertake the responsibility to acquire and maintain peaceful possession and enjoyment of the property without seeking the assistance of PNOC. If for any reason the above-mentioned dates are declared non-working holidays, then the above-said bidding activities shall be held on the next working day at the same time and place aforementioned. PNOC reserves the right to reject any and all bid offers/proposals or to waive any formality thereto and/or to accept any such bids or portion of bids as may be advantageous to PNOC. For inquiries, please call tel. nos. 8126071 or 8126209 loc. 2302 or 2308 or cellphone no. 0917-8405994.

(Sgd.) ATTY. PEDRO A. AQUINO, JR.
Chairman
Committee for the Disposal/Utilization
of PNOC Real Estate Properties

(PDI Nov. 14 2005)

EVAT, HOUSING DEPT. BILL AT NREA YEAR-END MEETING

UPDATES ON THE RULES ON THE EXPANDED Value-Added Tax (EVAT) on real estate transactions; and on the bill proposing the creation of a Housing Department, topbill the topics of the housing forum during the Year-end Business Meeting of the National Real Estate Association, Inc. (NREA) on Dec. 6 (Tues.), starting at 6p. m. at the Gabaldon Hall of Club Filipino, San Juan, Metro Manila.

Architect Nestor S. Manglo, NREA board chair, announced that Parañaque Rep. Eduardo C. Zialcita, chair of the House Committee on Housing and Urban Development will speak on the Proposed Omnibus Housing and Urban Development Bill.

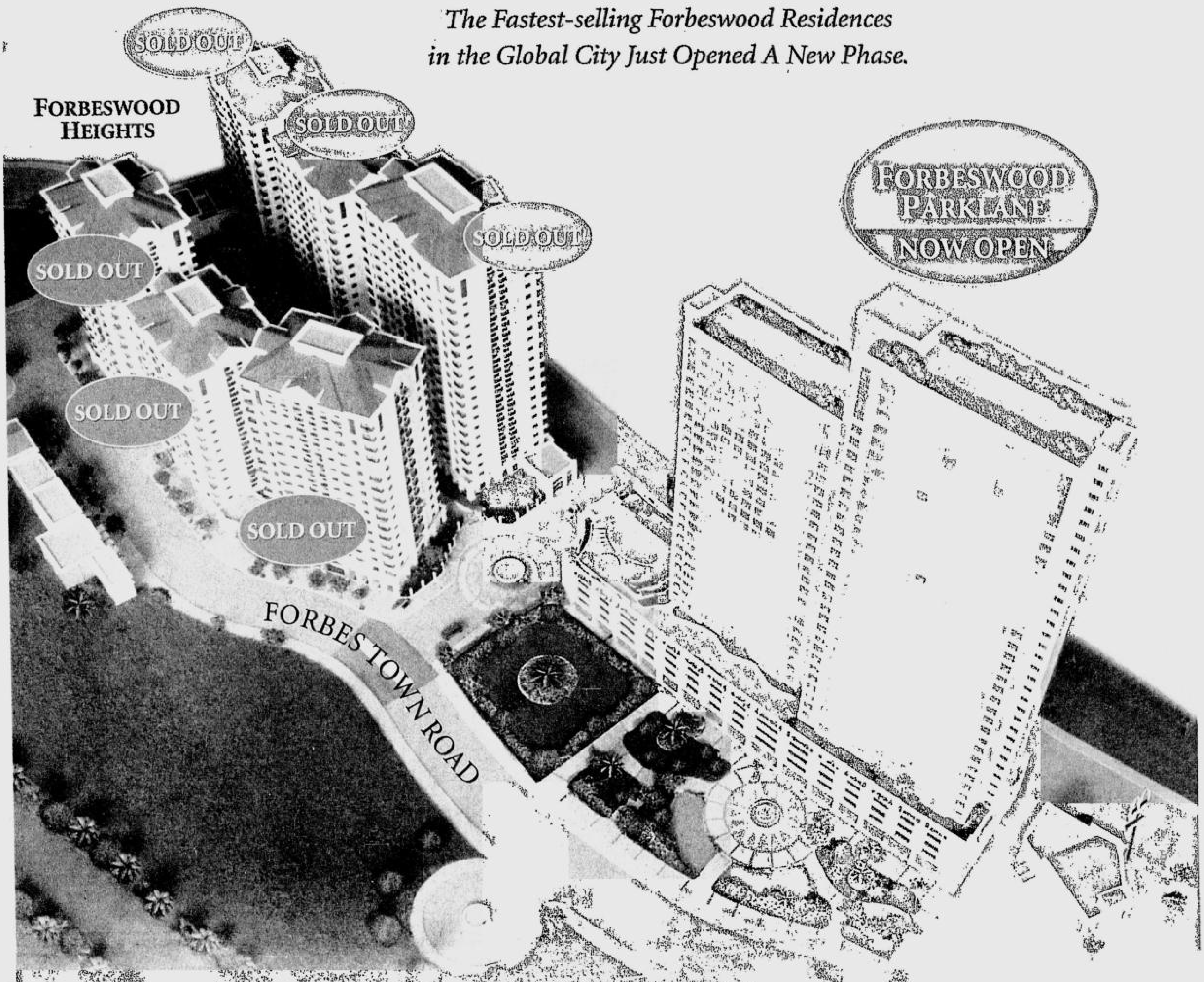
On the EVAT updates, lawyer Lilian B. Hefti, deputy commissioner-operations group of the Bureau of Internal Revenue, will be the resource person. Also invited is Danilo Ignacio, general manager of Robinson's Land Corporation who will give a testimonial on how the company thrives in this critical business environment, added Alejandro S. Mañalac, NREA acting president.

This also coincides with NREA's Christmas Party, the year-end fellowship among NREAns and friends from both the private and government sectors, according to Veronica E. Lim, chairperson of the business meeting.

New members will also be inducted. For particulars, call the Secretariat at tels. 913-4463 or 912-3492.

Mercer Human Resource Consulting recognizes by Business Insurance readers

MERCER HUMAN RESOURCE Consulting was voted "best overall employee benefits consulting firm" by readers of Business Insurance, a leading US-based weekly magazine covering risk management, insurance, and employee benefits, in its inaugural Readers Choice Awards competition. Business Insurance readers were asked to name the best employee benefits consulting firm on the basis of overall value, quality, service, and innovation. The result, along with a profile of Mercer Human Resource Consulting, was published in the magazine's October 10, 2005 issue. "We're extremely proud to be named as the best overall employee benefits consulting firm by those who matter the most: our clients," said Edouard Merette, Asia Pacific president of Mercer Human Resource Consulting. "We believe this client endorsement reflects our ability to attract the best people and to respond to client needs with innovative, value-added solutions. We intend to continue to take a leadership position and will be launching an array of new services to differentiate us from the competition," A Mercer sibling company, Marsh, was voted "best overall commercial lines retail insurance brokerage." We are greatly encouraged by the results of the Business Insurance survey. That this recognition comes from readers' opinion is particularly important as our success depends on our ability to deliver quality service to clients," says Marsh's chairman and CEO in Asia, David Batchelor. Mercer Human Resource Consulting is the global leader for trusted HR and related financial advice, products, and services, with more than 15, 700 employees serving clients in over 190 cities and 41 countries and territories worldwide. In Asia, Mercer is located in China, Hong Kong, India, Indonesia, Japan, Malaysia, Philippines, Singapore, South Korea, Taiwan and Thailand, and employs more than 500 people in 18 offices and 11 countries. For more information, visit www.mercerHR.com and www.marsh-asia.com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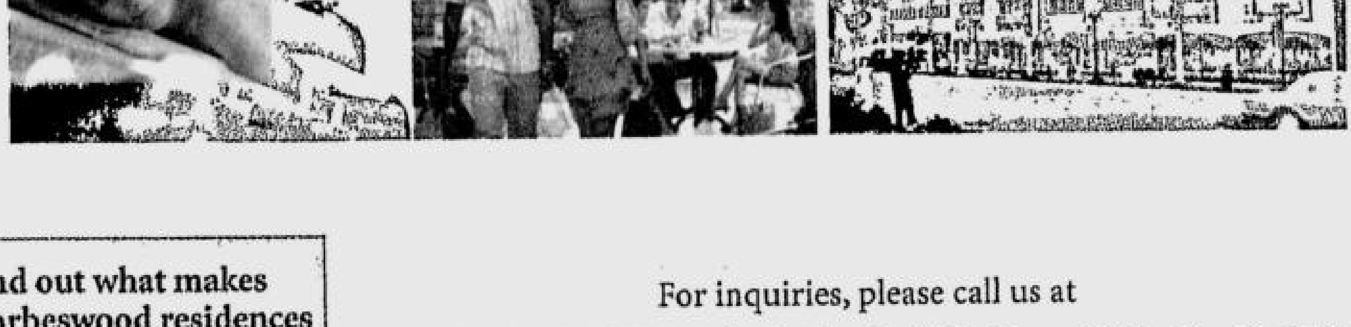

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BOOSTING SALES

Making mobile marketing campaigns work

WHEN GLOBAL WIRELESS CONNECTIONS Inc. (GWC) first introduced the concept of mobile marketing in 2003, not a few companies were apprehensive about using the technology as a marketing and promotional tool.

"Very few companies then believed in the potential of the mobile phone in actually increasing sales of their products. The mobile phone then was seen primarily as an entertainment device—for downloading logos, picture messages and ring tones—and not as a business-building marketing medium," shares Arthur Policarpio, GWC president and chief operating officer.

As pioneers of mobile marketing, GWC took on the role of the educator. "It was a process of working closely with our partner companies and helping them realize the potential of mobile marketing, not just in increasing awareness for their brands, but in actually generating a significant increase in sales of their products," says Raymon Cayabyab, GWC marketing manager.

Jumpstarting growth

A key factor in jumpstarting the growth of the industry was the initiative of innovative companies that had the foresight of investing in the new medium.

Unilever Philippines was one of the pioneering companies in mobile marketing. The Axe Big Bike Promo in 2004, was Unilever's first major mobile marketing project, supported heavily with a massive marketing and advertising campaign. The project was a success.

GWC has handled the mobile marketing campaigns firms like San Miguel Corporation, United Laboratories, Pepsi Co. Philippines and Western Union, among others.

"Unlike traditional media, the mobile phone is a 24/7 medium. We bring our mobile phones anywhere we go. The mobile phone not only has broad reach (32 million mobile phone users in the country)—it is one of the few mediums that enable companies to cost-efficiently build their own, fully-profiled database. This will give marketers the ability to do truly targeted, one-to-one communications with their target market, giving them the ability to talk only to the right consumers at the right time, with the right message. This translates to significant savings versus broad-based media that have a lot of spillage," explains Cayabyab.

Successful campaigns

A testament to the sales generating ability of mobile marketing is the Shell Advance Text 2 Ride promo, which ran from May 15 to August 15, 2005. "We wanted to implement a nationwide promo that will require less management and cost on logistics. With a text based promo, it's like having a virtual tambiolo and at the same time we were able to create a softcopy of our target's database," shares Ia Carreon, Shell Marketing Communications Executive.

Consumers join the promo by purchasing either Shell Advance VSX4 or S4, and texting the promo code found on a sticker attached to the bottle.

"With the Text 2 Ride Promo, we were able to achieve an increase in sales and in the level of brand awareness," adds Jeff Navarro, Marketing Manager for motorcycle oils. "There is really a natural growth for the Advance products due to the growth in the 4 stroke bike market. However, compared to previous quarter's average, sales during the Text 2 Ride promo was higher by 10 percent in spite of an increase in the prices of our Advance products during that period."

For Ogilvy, advertising agency of Motorola, the decision to go into mobile marketing was influenced by the timely need to conduct a promo that reaches a particular target. "More and more consumers are getting tired of traditional advertising. With the clutter on TV, print and radio, it's harder to get your message across and get noticed," observes Crisela Magpayo, Ogilvy Account Director.

The Motorola Boto Moto SMS promo asked consumers to vote for their favorite rock icon from among the up and coming bands performing in Cebu. This campaign, according to Magpayo, helped Motorola own the music space and created buzz for the brand among the music enthusiasts, its target market.

"Mobile marketing is now part of our marketing efforts," declares Magpayo. All signs show too that it's bound to remain an integral part of the mix.

This is seconded by Ogilvy Account Manager, Isa Garcia. "We will continue employing mobile marketing because it is more cost efficient, can be tracked or monitored easily, and can reach a wider audience."

The mobile marketing industry in the country will experience further dramatic growth in the coming months and years.

GWC handled 200 percent more mobile marketing projects in 2005, versus 2004, and expects to sustain this growth rate in the months and years ahead. For queries, call 910-0105 to 06.

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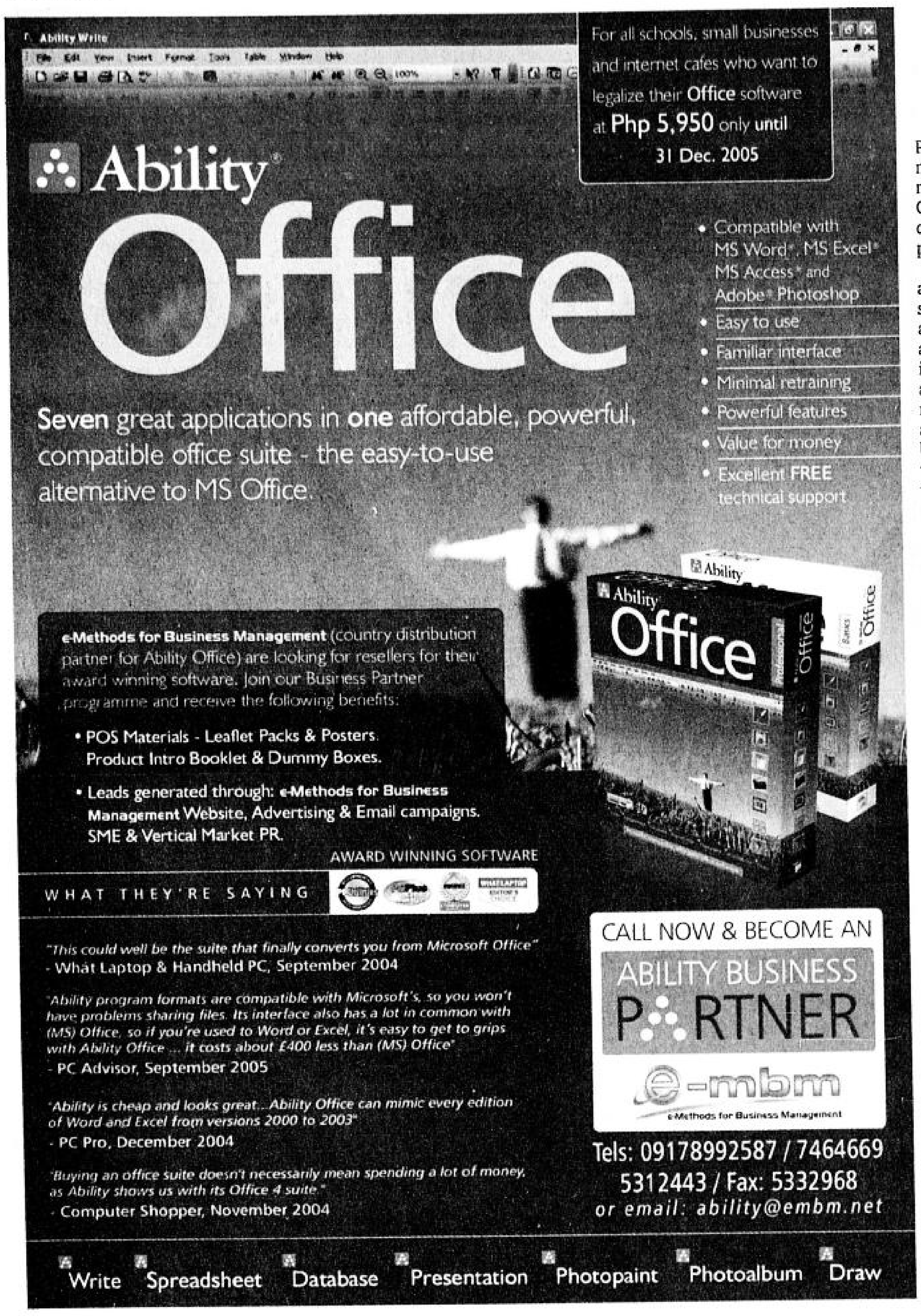

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The Phinma story on change management

MAPPING THE FUTURE

Ramon R. del Rosario

PHINMA WILL CELEBRATE OUR 50TH ANniversary in November 2006. For all of these nearly 50 years until last year, the Phinma Group was known for its presence in heavy industry, primarily cement, steel roofing and paper.

In 2003, our paper business, United Pulp and Paper Co., due mainly to a major expansion completed just prior to the Asian crisis, and the resulting high debt servicing costs and foreign exchange losses, was experiencing losses beyond the company's capacity to absorb. It became evident that an infusion of new equity was needed to pay off liabilities and restore the company back to financial viability. Siam Pulp and Paper Corp., our joint venture partner, agreed to infuse the new equity needed and buy-out our shares in the company.

In 2004, we also disposed of our flagship cement business, Union Cement Holdings Corp. This decision was brought about principally by the profound changes in the cement industry brought about by globalization. We discerned that in order for the company to maintain a leadership position in the industry and to be globally competitive, it was essential that it have access to the best technology, to the most competitive supply sources, and to global markets. And we concluded that these would be best achieved if Union Cement became part of the network of one of the leading global players in the cement industry.

With the divestment of our principal businesses, we engaged in very intensive soul searching to determine a path for the Phinma of the future. First, we asked whether we should simply distribute the proceeds of our divestments to our shareholders or if there was still a role for us to play. We readily agreed, perhaps somewhat self-servingly, that Phinma, through its existence, had gained a reputation not only for successful corporate entrepreneurship but also for being reputable, professional, competent and trustworthy. We believed these traits would serve us well as we tried to carve our future. It was also very helpful that we had what for us was a fairly sizable cash horde coming from our divestments.

Nation building

We have always been proud of our commitment to nation building. But while in the past we manifested this through our participation in heavy industry, today we proceed from the premise that in a world without borders, our principal resource as a country is our people. We believe that we will be able to compete globally as a nation only if we are able to develop globally competitive Filipinos, and this we believe can be accomplished by giving Filipinos improved access to the essentials of a dignified life, starting with good education.

Thus it is that we have formulated a new Mission Statement for our Group:

"Our Mission is to help build our Nation through competitive and well-managed business enterprises that enable Filipinos to attain a better quality of life. With effective management as our distinctive edge, we aim to give Filipinos improved access to the essentials of a dignified life.

- We will build not only affordable and decent homes but wholesome communities in urban areas.
- We will offer not only affordable high quality education but a brighter future for globally competitive Filipino professionals and workers.
- We will explore opportunities in the energy sector to offer not only reliable and affordable power but more productive lives, particularly to communities in greatest need.
- We will offer attractive investment opportunities and sound investment advice to encourage capital formation.
- We will aggressively seek opportunities primarily in the services sector that will allow us to address the basic needs of our society while being globally competitive and generating attractive stakeholder values."

In projecting this new Mission to our various publics, we as a group have adopted the tagline: Life Can Be Better. It will take years, perhaps decades, to fully accomplish our new mission, but I am pleased to report that we have already made major strides.

Education

Let me start with Education, which is our first new field of investment since our cement divestment. Our plan is to build a network of 3 to 5 universities and colleges all over the

THE PHINMA/ B5

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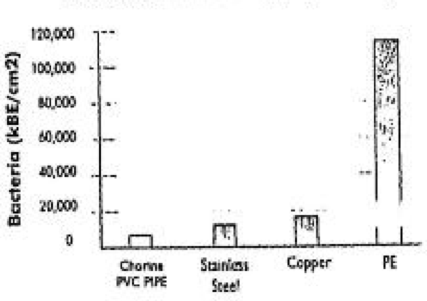
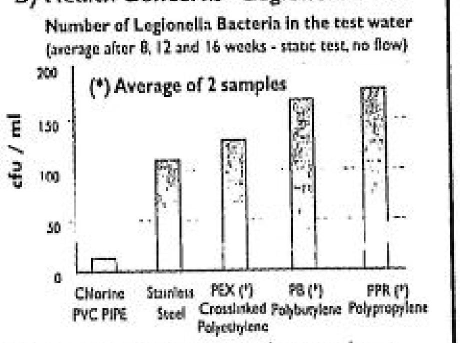
- Chlorine's powerful disinfectant qualities come from its ability to bond with and destroy the outer surfaces of bacteria and viruses. With the use of Atlanta Flowguard Chlorine PVC PIPE, the most wanted list of public health scourges will surely be avoided such as:
  * cholera and typhoid fever
  * amoebic dysentery, bacterial gastroenteritis
  * shigellosis, salmonellosis, campylobacter
  * legionnaire's disease
  * hepatitis A, norwalk virus & rotavirus
- Scientists have proven that Chlorine PVC piping supports the lowest bacterial growth compared with other piping materials based on study conducted by Dr. Georg-Joachim Tuschewitzki, Institute of Private Hygiene, University of Bonn, Germany.

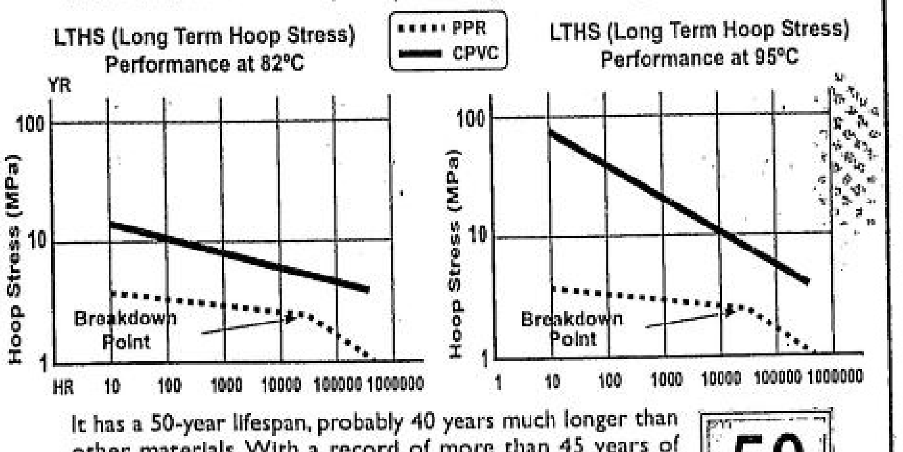
A) Low Bacteria Build-Up



B) Health Concerns / Legionella Proof



With Over 50-Year Life Expectancy Much Longer than others



It has a 50-year lifespan, probably 40 years much longer than other materials. With a record of more than 45 years of continuous, trouble-free service, Atlanta Flowguard Chlorine PVC Hot & Cold-water piping system withstands aggressive water conditions of high pressures and high temperatures. It conforms to ASTM D-2846, the same standard being used in the US. Now, almost 40% of American household highly prefer Chlorine PVC-made pipes for their water system.

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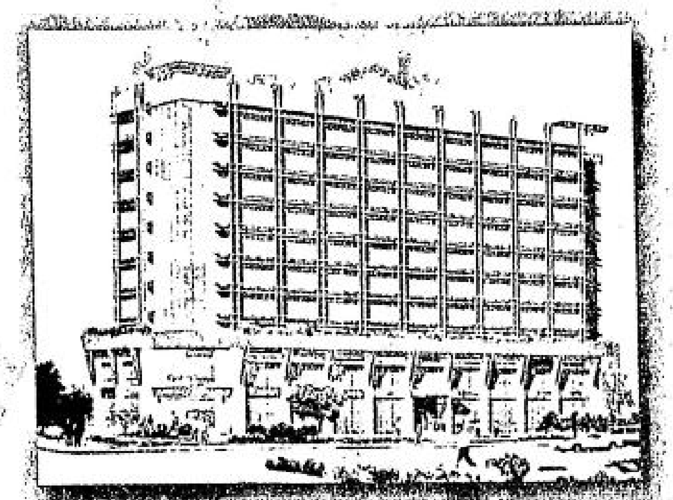
Contaminants (e.g. lead and others) found in copper and other metal systems have been proven a significant health risk for humans. In a study conducted by US EPA, an estimated 40 million people drink water containing excessive lead levels arising from lead leachate from this metal plumbing systems.

NSF

So much concerns have arisen and the US EPA has long begun to address this issue by regulating the use of metal plumbing systems. In Atlanta Flowguard Chlorine PVC systems, it has been found that no significant health risk is being posed to humans.



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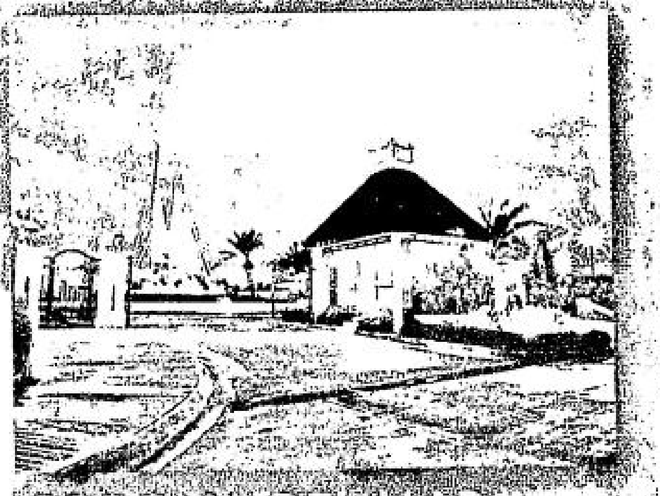

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Editor Aries Espinosa

DOT readies RP for ATF 2006

THE DEPARTMENT OF TOURISM IS VIGOROUSLY gearing up the country as host of the 25th Asean Tourism Forum (ATF) slated in Davao City from Jan. 13 to 21 next year.

DOT Secretary Joseph Ace H. Durano said the preparations for ATF 2006 spearheaded by the Philippine host committee were being conducted on all fronts.

The committee is an inter-agency task force created by Durano on orders of President Arroyo specifically to formulate and implement programs and activities for that huge international event.

ATF 2006 Secretary General and Philippine Convention and Visitors Corp (PCVC) Executive Director Daniel Corpuz is taking the lead in putting together all the necessary logistics.

National flag carrier Philippine Airlines heads the ATF air transportation committee, while the TTG Asia Media has been appointed to organize ATF's Travel Exchange (Travex) at the NCCC Exhibition Centre from Jan. 18 to 21. Travex is the travel fair component of the ATF.

On the other hand, the Davao Host Council has set up a housing bureau to handle all hotel bookings, which are to be made online at the official ATF 2006 website www.atf-davao.com. Accommodation inquiries may be directed to atfdavaohousing@yahoo.com.ph.

Fourteen properties have been designated as official hotels for ATF 2006, with over 1,600 rooms blocked for the delegates.

A the same time, the beautification committee is sprucing up the city's attractions, installing additional street lights, and widening roads, while the tourism committee is organizing half-day city and countryside tours and the special events committee is preparing a mini-production of Davao's Kadayawan Festival.

Likewise, the Philippine Travel Agencies Association is lining up seven post-ATF tours for trade buyers and international media.

Promoting seamless intra-Asean travel, ATF will be held in the Philippines a year ahead of schedule after Myanmar, the original host of the 2006 event, had given up its 2006-2007 chairmanship of Asean.

With this development, President Gloria Macapagal-Arroyo has personally picked Davao City as the venue for ATF 2006. Davao is the capital of the Southern Mindanao region and one of the world's largest cities in terms of land area, spanning 244,000 hectares. This sprawling urban metropolis has emerged as the business, investment and tourism hub of Southern Philippines.

"We expect Davao City to be our next pillar of tourism," Durano said. "There is a charm in Davao that is not seen elsewhere and this is captured by the city's slogan 'From Islands to Highlands.'"

Also the gateway and capital of the East Asia Growth Area (Eaga), which comprises Brunei, Indonesia, Malaysia, and the Philippines, Davao City is an ideal tourist destination, with its diverse cultures, beautiful beaches, awesome mountain resorts, fantastic dive spots, and natural riches.

DOT Undersecretary Oscar Palabyab said Davao City had presented a very good bid to host the ATF. "The city has the capability, financial capacity and the facilities necessary to host such a huge international event as the ATF," Palabyab explained, adding: "This will certainly create more opportunities, specifically opening more direct flights to Davao City from other countries."

The ATF is a cooperative regional effort to promote the Southeast Asian region as one tourist destination. The ATF involves all the tourism industry sectors of the Asean's 10-member nations - Brunei, Cambodia, Indonesia, Laos, Malaysia, Myanmar, Philippines, Singapore, Thailand, and Vietnam.

"This year's ATF theme 'Celebrating the Many Faces of Asean' salutes the organization's unity in diversity both in showcasing regional cooperation and supporting the individual tourism pursuits of its multi-culture member countries," Durano said.

Each year, the hosting of ATF is rotated among member countries. ATF 2006 marks the 25th anniversary of this event since its inauguration in Malaysia in 1981.

LYCEUM VENUE FOR CJ DAVIDE LECTURE

The Lyceum of the Philippines College of Law was recently accorded recognition for its active involvement in promoting and enhancing legal education in the country by being the choice of the Supreme Court of the Philippines as host of the 8th Chief Justice Hilario G. Davide Jr Distinguished Lecture Series. The lecture was jointly presented by the Supreme Court of the Philippines and the Philippine Judicial Academy in cooperation with the World Bank and Lyceum of the Philippines. The distinguished guest speaker was Anthony G. Toft, chief counsel for the East Asia and Pacific region of the World Bank. The lecture was held recently Lyceum's Jose P. Laurel Hall of Freedom. Toft has held various positions in the World Bank, including counsel for the bank's programs in the Philippines, such as justice sector reform, legal aspects, and sovereign debt restructuring. Shown are, from left, Chief Justice Hilario G. Davide Jr, former Senator and Lyceum board chair Sotero H. Laurel, Anthony Toft, and Lyceum president lawyer Roberto P. Laurel, at the cocktails held after the lecture. For more information on Lyceum of the Philippines' College of Law, undergraduate and post-graduate programs, call 527-8251, or log on to www.lyceumphil.edu.ph.

Good News to all students of
St. Paul College – Pasig

BPI SIGNS CONTRACT WITH SPC PASIG

The Bank of the Philippine Islands signed recently a contract with St. Paul's College Pasig, to include it as a merchant for the Bank's Check-Free facility. The partnership furthers BPI's reach in convenience banking. To date, BPI has over 400 merchants, approximately 30 of which are academic institutions, where settlement of bills can be done via Express Phone, Express On-Line, ATM and Express Link. Present during the contract signing were (standing, from left) Cynthia Mendoza, BPI sales officer, Luis Ibarra, BPI corporate cluster head, and Gina Monfort, BPI senior manager. Shown seated, from left, were Myra Quinto, SPC accountant, Sister Teresita Baricaua, SPC Pasig directress, Teresita A. Coscolluela, BPI vice president and sales director, and Sister Teresita Agana, SPC Pasig principal.

Classic Waffle Time for P15

WAFFLE TIME, THE ORIGINATORS OF waffles with a distinctly Filipino taste, offers the best-loved flavors that many keep coming back for. Its waffles with good ol' American hotdog, delightful cheese and tasty German cheese frank centers are the well-loved flavors and bestsellers at their own right. The waffle batter is made from a well-guarded, fourth generation recipe of waffles that consists of fresh cow's milk and eggs, plus a "secret ingredient" only the makers know.

The best part about it is it's affordably priced for a classic taste. Who would think a snack as wholesome, as assorted and as filling as Waffle Time waffles would cost you under P15? Business development director for Waffle Time Jorge Weineke attests, "We want our waffles to appeal to the uniquely Filipino taste and speak of our fun-loving nature. To boot, we offer it at a price that's also *presyong* Pinoy."

Waffle Time also comes in flavors such as Apple Cinnamon, Mango Magic, Strawberry and Cream, Swiss Chocolate, Pineapple Pleasures, Peanut Butter, Ultimate Ube, Canadian Bacon, Pinoy Longanisa, Chicken ala King, Tuna Salad, Hot and Spicy Corned Beef and Italian Sausage.

For franchise application or information, call Jacquelline Guzman at 550-5659 or e-mail customerservice@waffletime.com.

SECURITY TOLLGATE NOW IN OPERATION

After the simple yet meaningful dedication and turnover at the 2nd most important airport in the country, the security tollgate of MCIAA is now in full operation. According to General Manager Adelberto F. Yap, this tollgate services up to 13,000 cars daily and with its completion, security measures and its implementation have been enhanced greatly. Yap was also added that the convenience this tollgate offers unquantified benefits to the PNP and Airport Security personnel like safety and comfort. Shown are the turnover rites of the security tollgate under a BOT scheme with TBPI/Artistshop as its proponent through its Area 5: Cebu local area partner and office. As part of the BOT scheme, TBPI/Artistshop has been allowed to sell as ad space two prime spots visible when entering or exiting MCIAA airport compound via its one and only access road. Big things are scheduled to happen in Cebu in the coming months, like the biennial Advertising Congress, the SEA Games, the Sinulog Festival and the seasonal Christmas rush. For inquiries on ad spaces, call 892-8885 or 0917-5222341, 0920-9234279, or e-mail taci84@artistshop.com.ph, evantolin@artistshop.com.ph.

ABBOTT LABORATORIES SYMPOSIUM

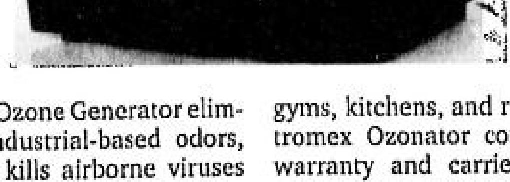
Two international speakers on cardiology and nephrology presented to Filipino medical specialists the results of the studies for the use of the fixed-dose combination antihypertensive medicines trandolapril and verapamil. Shown are Dr. Rainer Kolloch (4th from left), professor of medicine at the University of Munster in Germany, and Dr. Luis Miguel Ruilope (2nd from right), associate professor of internal medicine at the Computense University of Madrid, Spain. Also shown are, from left, Gemma Llamado, group product manager, Hudson Pelayo, product manager, Roberto Taboada, business unit director of pharmaceutical products group, and Dr. Loewe Go, consultant cardiologist at St. Luke's Medical Center.

CITY OF MANILA ACQUIRES ISUZU DUMP TRUCKS

As part of Mayor Lito Atienza's program 'Buhayin ang Maynila,' the City of Manila-Department of Public Services recently acquired brand new Isuzu FTR33 and NPR66 Garbage Dump Trucks with 15 tons and 6 tons gross vehicle weight, respectively. During a simple turnover ceremony, present were (from left): Rey Riosa, sales executive, Isuzu Manila; Neil Dela Cruz, sales supervisor, Isuzu Manila; Fidel J. Portillo Jr, head of fleet sales, Isuzu Philippines Corp; engineer Rafael P. Borromeo, DPS head; Fernando Lugo, District VI Manager, DPS; Noela E. Pauco, District II Manager, DPS; Pedro P. Bartolome, OIC, supply and procurement division, DPS; and, Elnora B. Bodino, District V Manager, DPS.

ProductFILES

Non-chemical germ killer



THE HIGH-TECH WAY of removing odors from your car and room is by using air "ozonators". Not to be confused with generic Ionizers, the Electromex Air Ozone Generators use ozone (O3) triple oxygen gases that kill germs and bacteria that cause odors. Not only does the Air Ozone Generator eliminate organic and industrial-based odors, more importantly, it kills airborne viruses and minimizes the risks of contracting diseases such as influenza, TB and asthma.

The Ozonator effectively eliminates odors from cigarettes, wet paint, wet carpets, mildew, fungus, spoiled food, and even animal droppings and soiled diapers.

Electromex also builds heavy-duty Ozonators for hotels, resorts, hospitals, schools, theaters, public toilets, gyms, kitchens, and restaurants. Each Electromex Ozonator comes with a one-year warranty and carries a full money-back guarantee. For free demos, call Electromex at 531-6782, 535-9069, or log on to www.electromexinc.com.

TBI/HANS FLOORING RECEIVES AWARD

Trendway Builders Inc/Hans Flooring was awarded the country's 'Most Outstanding Distributor of Imported Laminated Flooring' in the recently concluded 1st Philippine Marketing Excellence Awards Night. The company, located at Project 8, Quezon City, can also be found in MC Home Depot-Ortigas and Fort Bonifacio. Hans Flooring/Trendway Builders is now expanding its business as it opens new branches in Alabang and in Cebu City, reaching out to clients in the Visayas and Mindanao areas. For more details regarding its products, call 426-4239/34 or log on to www.trendwaybuilders.com. Shown receiving the award is Edmund Lee (2nd from left) TBI general manager, together with Dr. Felix M. Lao, chair of the awards committee, Fanny Serano, and Donald Lim, president of the Philippine Marketing Association.

The Phinma story . . .

From page B2-2

Philippines, with a total student population of some 50,000 to 75,000. We believe that by applying sound management practices, focusing on values formation and proficiency in English and information technology, concentrating on programs with the brightest employment prospects, and strengthening our placement services through business and industry and other appropriate linkages, we will be able to provide superior value for the investment in education that our students and their parents will be making.

We are well aware that among many indigent families, the aspiration and dream of parents is to get at least one of their children to complete a college education in the hope that this will be the family's passport to a better life. No effort is spared, including even cutting down on meals, to make this dream a reality. It is not difficult to imagine then the frustration and bitterness that sets in when, after completing their education, these young men and women find themselves unemployable because they are simply not armed with the skills and knowledge required by the market. The only relevant measure of the value of college education for families like these is a good job soon after graduation.

In our first full year at Araullo University in Cabanatuan we embarked on ambitious faculty improvement and curriculum and course development programs, including sending faculty members to De La Salle and UP for doctoral studies. We extensively rehabilitated the campus, with emphasis on needed laboratories and classrooms, and making the campus IT enabled, with the introduction of a fiber optic internet connection and dozens of PCs all over the campus. We embarked on a number of aggressive marketing campaigns, including one highlighting the physical campus improvements, under the tag line "To See Is To Believe", which we conducted through radio, television, and movie ads and banners, supported further by aggressive campaigns to get high school seniors and their parents to visit the campus; this campaign was highly successful.

As a result of these successful campaigns, in our latest marketing survey, Araullo University has moved from No. 4 in top-of-mind awareness to No. 1 in our market. Since Phinma's takeover, freshmen enrollment has increased at a rate 17% per year for two years, arresting a five-year decline in enrollment.

With the improved enrollment, we were able to maintain tuition at only P10,000 per year for basic education, and for tertiary levels at the very affordable range of only P8,000 to P10,000 per semester (except for nursing), which is what it was before our entry, and still realized our modest first year profit objective of P 4 million.

We are also pleased to report some indications of quality improvement. Whereas the passing percentage in the bar exams for Araullo law graduates prior to our entry was a measly 6%, this year our passing percentage for students taking the exam for the first time was 44%, significantly beating the national average. In the recent board exams for Criminology, Araullo placed 9th nationwide. In the recent nursing board exam, our first time examinees registered a passing rate of 70% against the national average of about 40%.

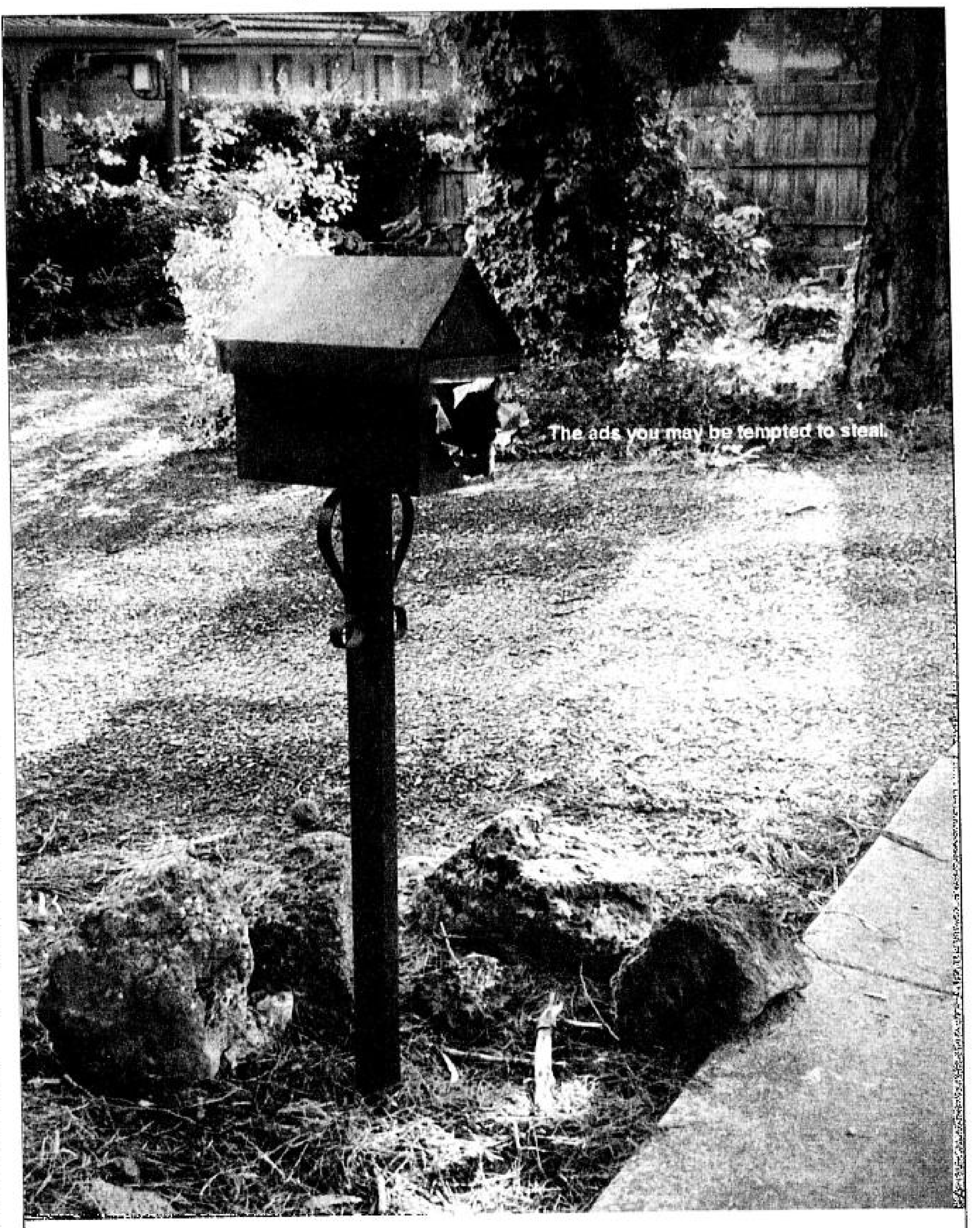
In August this year we completed our purchase of Cagayan de Oro College with a current enrollment of about 5,000 and tuition for basic education at P15,000 per year, and P12,000 to P14,000 for college. Having two educational institutions under our wings gives us the opportunity to now refer to our schools as the Phinma Education Network.

Managing costs is particularly important for the Phinma Education Network, as we cater to the C and D market. Our aim is not necessarily to be as good as De La Salle or Ateneo, for the markets we hope to serve simply cannot afford the tuition needed to attain the quality of these schools. But we do hope to offer the best value for money, affordable high quality education, marked by superior employment prospects for our graduates.

To manage costs, we have centralized functions, such as accounting, human resources and purchasing for the schools, thus lowering our overhead. As a result, the ratio of non-teaching to teaching personnel in our schools is 1 is to 2.5, compared to a ratio of 1 is to 1 in the industry.

We have reduced executive overhead, maintaining a single president for the entire education network, and only one full-time vice president / chief operations officer for each school, compared to the normal practice of having four vice presidents : one each for finance, administration, academics and marketing/admission. We have likewise centralized purchasing. By purchasing in bulk from Manila, we have minimized cost (despite transportation expenses) and improved quality. This has resulted in cost savings of 5 to 10 percent.

(The author is President of Phinma Inc. and former President of the MAP. Feedback at mapsec@globenet.com.ph)



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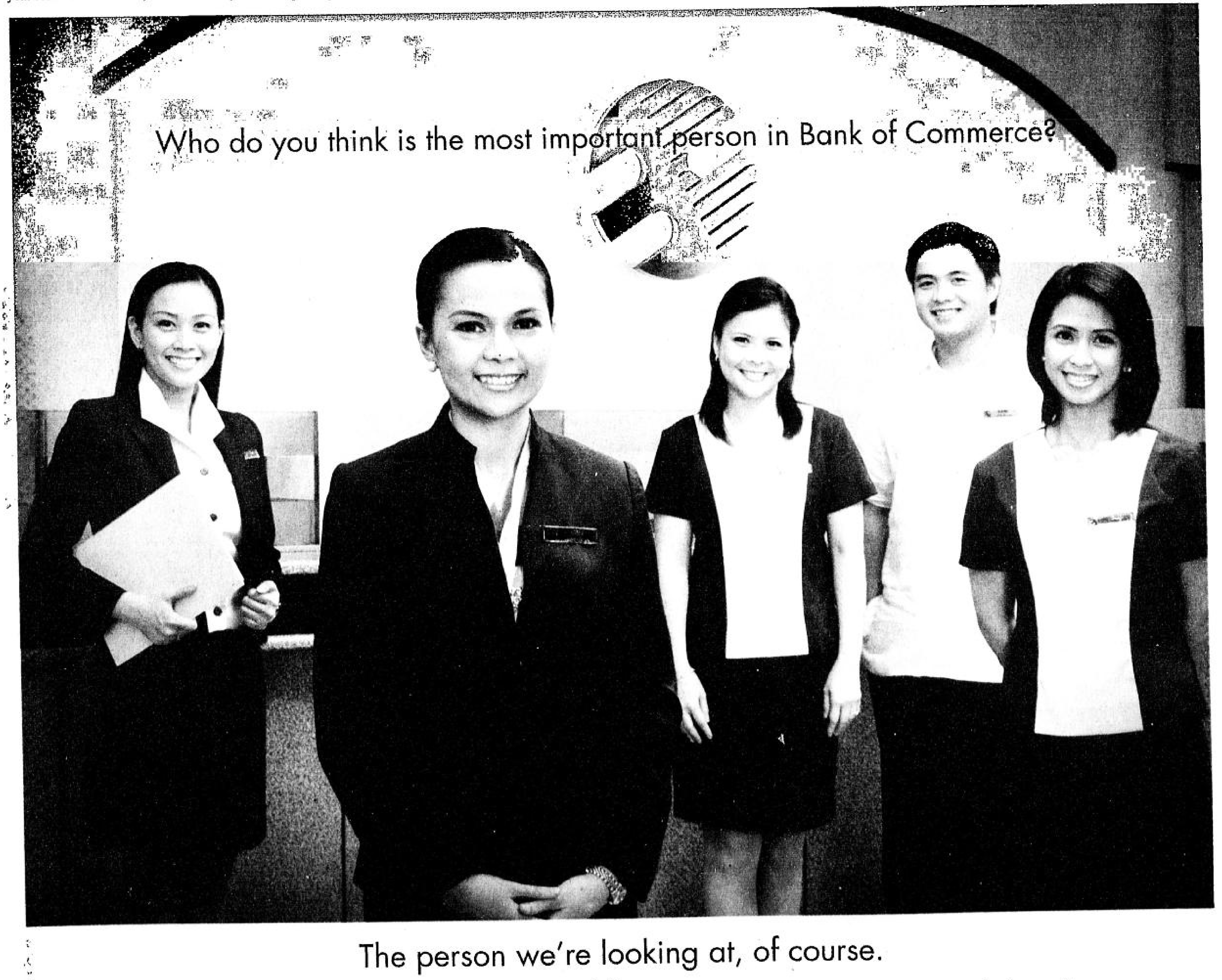
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By Juan Escandor Jr.
PDI South Luzon Bureau

NAGA CITY—THE FILIPINO custom of bringing "pasalubong" or presents home to loved ones and friends—as well as help from the government—worked to the advantage of a couple here who wwere able to build a growing business enterprise from an initial capital of P500.

Seizing the opportunity to profit from this custom, Joseph and Lydia Perez-Lomibao started their pili tart business with just enough money to buy 100 molds, five trays and a small portable oven.

With government assistance, they were able to expand their enterprise from the family kitchen in 1995 to a small factory on the second floor of their house in RJ Village in this city.

In 1997, Lydia and Joseph registered the business with the Department of Trade and Industry as J. Emmanuel Pastries.

After 10 years, the enterprise is now producing 1,500 packs from 50 packs a day in 1995.

Present

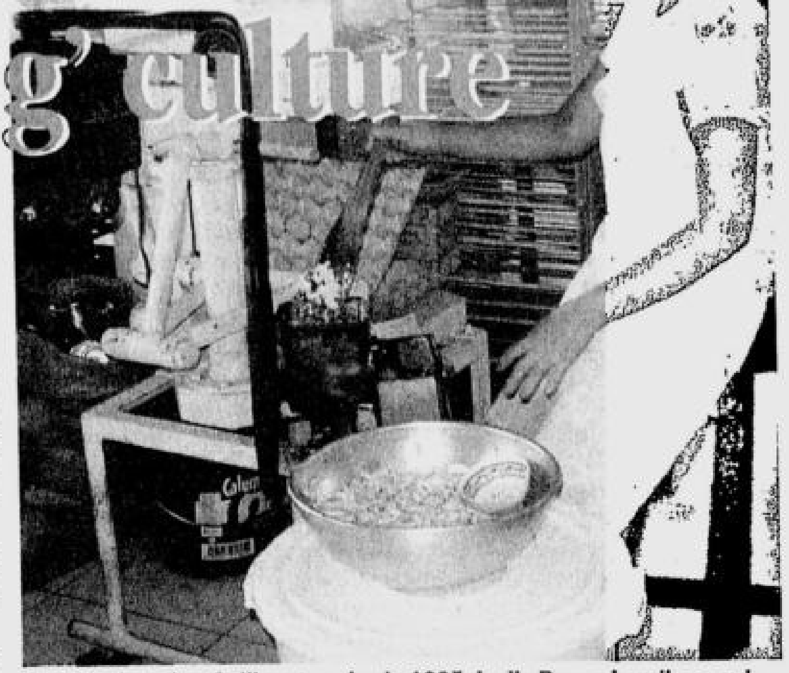
When Lydia was still single and working as an employee in a Makati City firm in 1993, she would offer pili tarts to her friends as presents. Later on, orders came in, giving her additional income.

But it was in 1995, after she married Joseph, that the business venture involving processed pili products started.

Back then, the couple had to do everything, producing 50 packs of pili tarts a day which they marketed in six stores in Naga City. A pack contains 10 tarts.

DTI and the Department of Science and Technology helped them improve, package and market their products.

"Our sales leapfrogged when we joined trade fairs (organized by the DTI) at an average of one trade fair every quarter," Lydia says. "We have established marketing relationships and linkages with regular buyers and entrepreneurs in Metro Manila, Batangas, Bulacan and the Ilocos region."



FROM 50 packs of pili tarts a day in 1995, Lydia Perez-Lomibao and Joseph Lomibao now produce 1,500 packs a day. JUAN ESCANDOR JR.

Fairs

Maria Luz P. Maño, DTI trade and industry specialist says they hope to link the J. Emmanuel Pastries to the export market through the International Food Exposition in May 2006.

From one industrial oven in 1997, they now have four. Lydia says they have also diversified and now produces nine "pasalubong" pili products that include crispy, roasted, sugarcoated, tarts, cakes, mazapan, bars, lastilles and coco jam. They also produce tamarind candies.

Loan

Prescilla Encila, DOST officer in Camarines Sur, says the J. Emmanuel Pastries is one of the beneficiaries of the Small Enterprise Technology Upgrading Program (Set-up).

She says Set-up provides financial assistance to small and medium enterprises (SMEs) for the upgrade of operations.

"In 2003, we applied for an equipment loan from the DOST under Set-up, and we were granted P310,000 which we used in purchasing an oven, a vacuum sealer, an extractor, an evaporator and a one-foot sealer," Lydia reveals.

Encila explains that Set-up is an interest-free loan program for small and medium enterprises with at least three-year operations.

In 2000, the J. Emmanuel Pastries was awarded the "Best in Pili Packaging" by the DOST during the Regional Science and Technology Week.

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Balancing facts and faith

A LEADER'S WAY

John C. Maxwell

THE CONDITIONS AT THE Andersonville (Ga.) Prison during the Civil War were nothing short of horrible. Union soldiers interned there were constantly exposed to the elements. The food was inadequate. The water was impure. The entire camp was crowded and filthy.

More than 49,000 prisoners were held in this stockade, including as many as 30,000 at any given time. Nearly 14,000 of those prisoners died, many from epidemics caused by the conditions.

The prison superintendent was eventually tried by a U.S. military court, convicted of murder and hanged.

It's appropriate that this historic prison site is home to the National Prisoner of War Museum. My wife and I spent several hours there last year, and I was particularly moved by the testimonials from prisoners of various wars throughout history.

Among those is the account of Admiral James Stockdale, who survived seven years in a Vietcong prisoner of war camp and eventually was awarded the Medal of Honor.

How did Stockdale survive for seven years in one of the worst prisons imaginable? He focused on two seemingly contradictory things: his life could not be worse than it was at that very moment and his life someday would be better than ever.

Management researcher Jim Collins uses this "Stockdale Paradox" to describe a trait he found in what he calls "Level 5 Leaders"—those leaders who are the very best at what they do. I call it "fact and faith" leadership, and I agree that it's essential for moving from good leadership to truly great leadership. It's the challenge of simultaneously holding the tension of facts in one hand and faith in the other hand.

Max DePree says the first responsibility of a leader is to define reality, and that means leaders determine the facts. Napoleon pointed out that leaders are dealers in hope. And as strange as it might sometimes seem, the two ideas aren't mutually exclusive.

In fact, it's essential that you master them both if you want to move from good leadership to great leadership.

Focusing only on the facts can be pretty depressing, especially for an organization that is just starting out or is in need of a makeover. Even an organization that's doing well can get stymied by focusing exclusively on the facts. But it's also all too common for leaders to build an organization only on vision and faith in that vision. Such organizations lack a foundation of reality. You don't build an organization on dreams; you build it on reality. After you have reality, the dreams stand a chance.

Facts are the foundation upon which we build things. Faith is the wings with which we fly. Facts are used for evaluating people. Faith is used for encouraging people. Facts are what managers see. Faith is what motivators see.

So it's not one or the other. It's not whichever one fits the moment. It's holding them in both hands and understanding, "I have to be realistic, and yet at the same time I have to have faith." Going from good leadership to great leadership means balancing facts with faith and never forsaking one for the other.

For information Maxwell's workshops, please e -mail at maxwell@inspire.ph or call 813-2732/03.

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Creating a grand bazaar to help kids

By Amy R. Remo

IT ALL BEGAN WITH A GOOD cause.

What was then a desire to help poor kids ended up as one of the grandest and most successful charity bazaars in the country.

Organized by WorldBex Services International, the World Bazaar Festival was put up in December 2001 after its founding chair Joseph L. Ang saw the kids from Bantay Bata 163, ABS-CBN's charity foundation, and wanted to help them.

As a management organization, WorldBex was then already handling several expos, such as the Philippine World Building and Construction Exposition and the Manila International Motorshow.

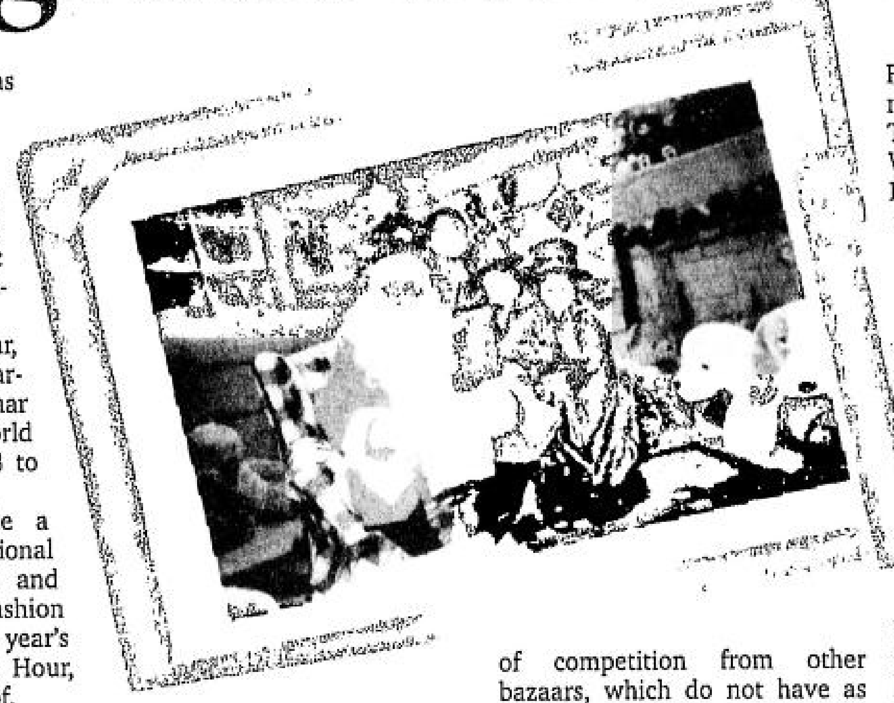
"We did not expect such a success on our first bazaar. All the proceeds, about P1 million, went to our sole beneficiary, Bantay Bata," says WorldBex VP Edward S. Diamonon. "*Nakakataba ng puso* to be able to help these kids."

The seven-day Christmas event gathered about 500 exhibitors and attracted more than 40,000 shoppers. Its main highlight was a Santa Claus from Finland and a huge Music Tower that played Christmas tunes.

Now on its fifth year, WorldBex will hold its cartoon-themed World Bazaar Festival 2005 at the World Trade Center from Dec. 8 to 16.

Highlights will include a night market, the International Village, Kiddie Playland and Game World, as well as fashion and musical shows. This year's beneficiary is Children's Hour, which Bantay Bata is part of.

Diamonon says that despite the slew of economic and political downturns the country has faced, their previous bazaars raked in money, increasing year after year. And all these proceeds went directly to Bantay Bata.



"The only difficult thing in putting up the World Bazaar is how to outdo ourselves from last year's," says Diamonon with a laugh.

On a more serious note, Diamonon says that they do face a lot of competition from other bazaars, which do not have as much overhead and entertainment costs.

But these seemingly expensive costs are what made World Bazaar a cut above the rest.

For instance, World Bazaar always features a Santa Claus from Finland (where Santa Claus originated), a Santa Town, Celebrity Town, Kiddie Wonderland, Game World and International Village. It also provides entertainment such as mini concerts by ABS CBN talents and fashion shows.

Diamonon adds that they are the only bazaar that have big companies as exhibitors, including Rustan's, Duty Free, Richwell, Penshoppe, among others. These companies make up about 40 percent of the bazaar's exhibitors, while the rest are made up of small and medium-sized entrepreneurs.

World Bazaar is also the only bazaar that has an exhibit participation briefing or a question-and-answer orientation. It also provides credit card facilities.

"We try to iron out all the difficulties to minimize our exhibitors' difficulties," says Diamonon. "Service, after all, is our business."

Little Mikikko owners Vicky Sy and her husband attest that WorldBex does make it easier for the exhibitors, compared to other bazaars in the metro. It has, in fact, made her first bazaar experience very memorable.

Vicky relates that it was his brother who prodded her to join the World Bazaar. Her brother has been part of the bazaar since 2001 while she, was then employed as a staff in a preschool.

"I just tried it out in 2003 with some novelties, RTW and toys for the big boys (remote-controlled racing cars). I wasn't expecting much then that's why I was so surprised that my first day sales reached roughly around P35,000," says Vicky.

Vicky says she believes that the success of a bazaar depends mainly on two things: the product you will sell and your organizer.

"You have to choose your organizer well. You may have a prime spot and a good product but if

CREATING/ B3-2

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*The price of the Honda City is as of October 2005 and may change without prior notice.
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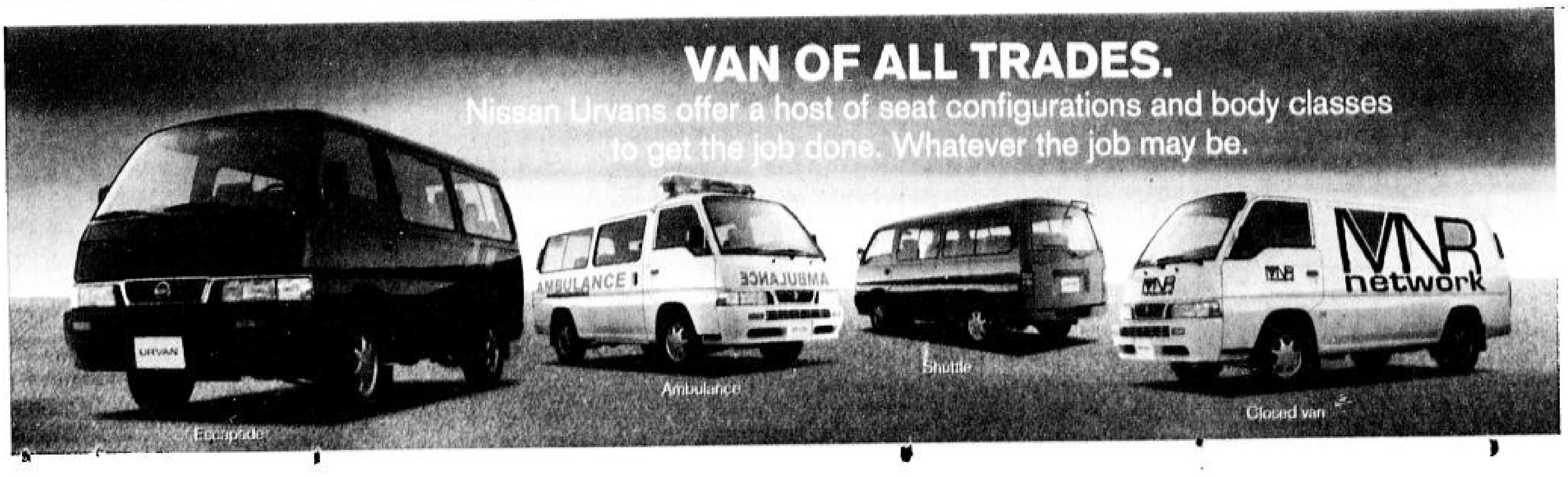
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Experts to share best-in-class knowledge

PRASOON JOSHI

MCCANN ERICKSON, THE leading ad agency network in the world and in the Philippines, brings in three of its most prominent leaders to share best-in-class knowledge and experience in the upcoming ad industry event in Cebu.

Rupert Howell, president of McCann Worldgroup for Europe, Middle East and Africa, will talk about strategies and techniques on how to successfully manage the communication agency of today. A recipient of many awards and accolades in the fields of business and communications, Howell was founder of Howell Henry Chaldecott Lury in 1987 which was named UK Agency of the Decade by Campaign magazine in 2000. He is also currently the president of the European Association of Communications Agencies.

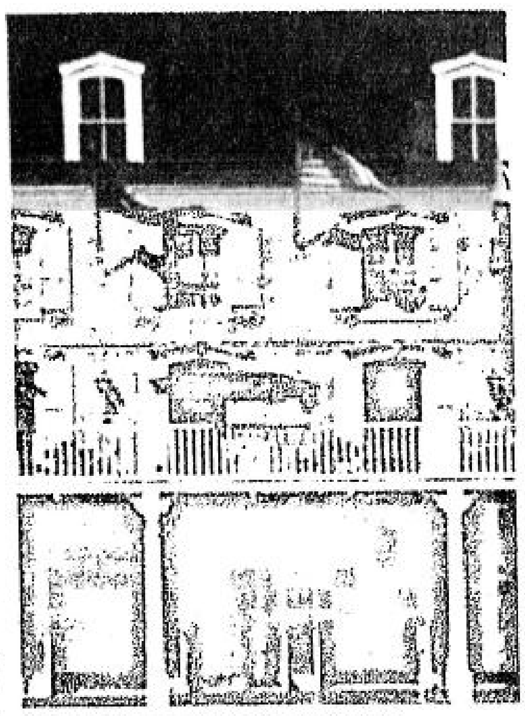
RUPERT HOWELL

EMILY ABRERA

Prasoon Joshi, regional creative director for McCann South and Southeast Asia, who is recognized as a major creative force in the Indian advertising industry, will talk about "Going Global by Being Local." His work has won for him worldwide acclaim at some of the most prestigious award shows including a Gold Lion at Cannes and honors in One Show, Clio, London International, NY Fest, Ad Fest Asia, Media and Cresta.

Emily Abrera, chairman emeritus of McCann Erickson Philippines, will share her wisdom in advertising by talking about "Filipino Culture: Why We Show What We Show in Our Advertising." An icon in the Philippine advertising industry, she is the first Filipino to ever judge in the prestigious Cannes Festival.

McCann Erickson Philippines president and CEO Patricia Arches says, "it is indeed a great privilege to have Rupert, Prasoon and Emily in this Ad Congress to share their insights into what it takes to compete and succeed in the global marketing communications arena today. I encourage everyone to take advantage of this rare opportunity to learn from some of the best minds in the McCann Worldgroup how our industry can prove 'Ready for the World'."


BUBBA Gump in the flooded state.

Raising funds for New Orleans

CORPORATE SOCIAL RESPONSIBILITY HAS now reached the consciousness of the employee ranks, exposed to the growing attention given by companies to "pay back."

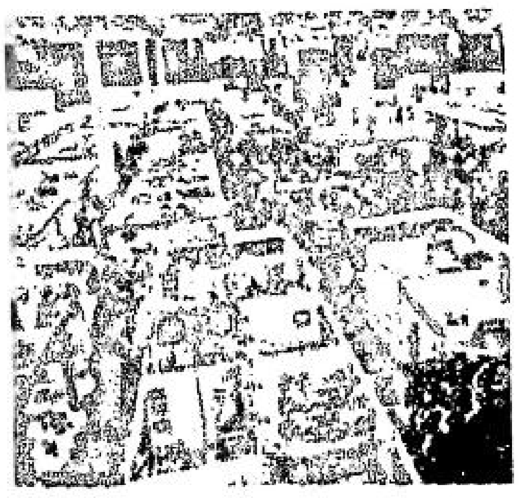
It is enriching to note that this level of consciousness has found relevance in most consumer and financial institutions which set aside a percentage of their sales towards projects to benefit the community.

However, smaller establishments also do their part within their respective purview.

One example is Bubba Gump, an American concept born out of a Tom Hanks award-winning flick, "Forrest Gump." The Greenbelt Makati outlet's service team recently undertook a plan to support their colleagues who were displaced during Hurricane Katrina in New Orleans. The Bubba Gump outlet located at the French Quarter was totally destroyed, leaving staff and their families displaced and homeless.

Rather than giving a simple doleout, the Bubba Gump team decided to use their selling ability to drum up sales for the restaurant's New Orleans and Louisiana-themed menu items. Every item sold would have a P10 contribution to what they called the "From Our Shrimp Shack to Yours" fund.

The Bubba Gump management agreed to match the first P20,000 raised by the fund drive, which is also supported by the restaurant's major purveyors such as Coca-Cola, Big Scoop Ice Cream, FilFresh and HJR.


THE WORLD Bazaar continues to thrive despite trying times.

Creating . . .

From page B3-1

your organizers do not spend ample time to brief their people, advertise and make sure that everything will go on smoothly during the bazaar, then you can't expect a good sales return," says Vicky.

She adds that WorldBex does not hesitate to shell out money when needed: they are not *"kuripot"* especially when it comes to advertising, marketing and logistical needs.

"I am not saying that if you join the World Bazaar, it's a sure-win. But having an excellent organizer with a proven track record is a major factor in one's success," says Vicky.

Raul and Carol Mendiola of G.O. Engineering Enterprises Phils. also had a very memorable first bazaar experience at the World Bazaar Festival.

"This was our first time to join a bazaar, our first major exposure and we were not disappointed with the results," says Raul.

He relates that they were selling as many as 30 to 40 multi-purpose charcoal stoves in a day to senators, congressmen and celebrities.

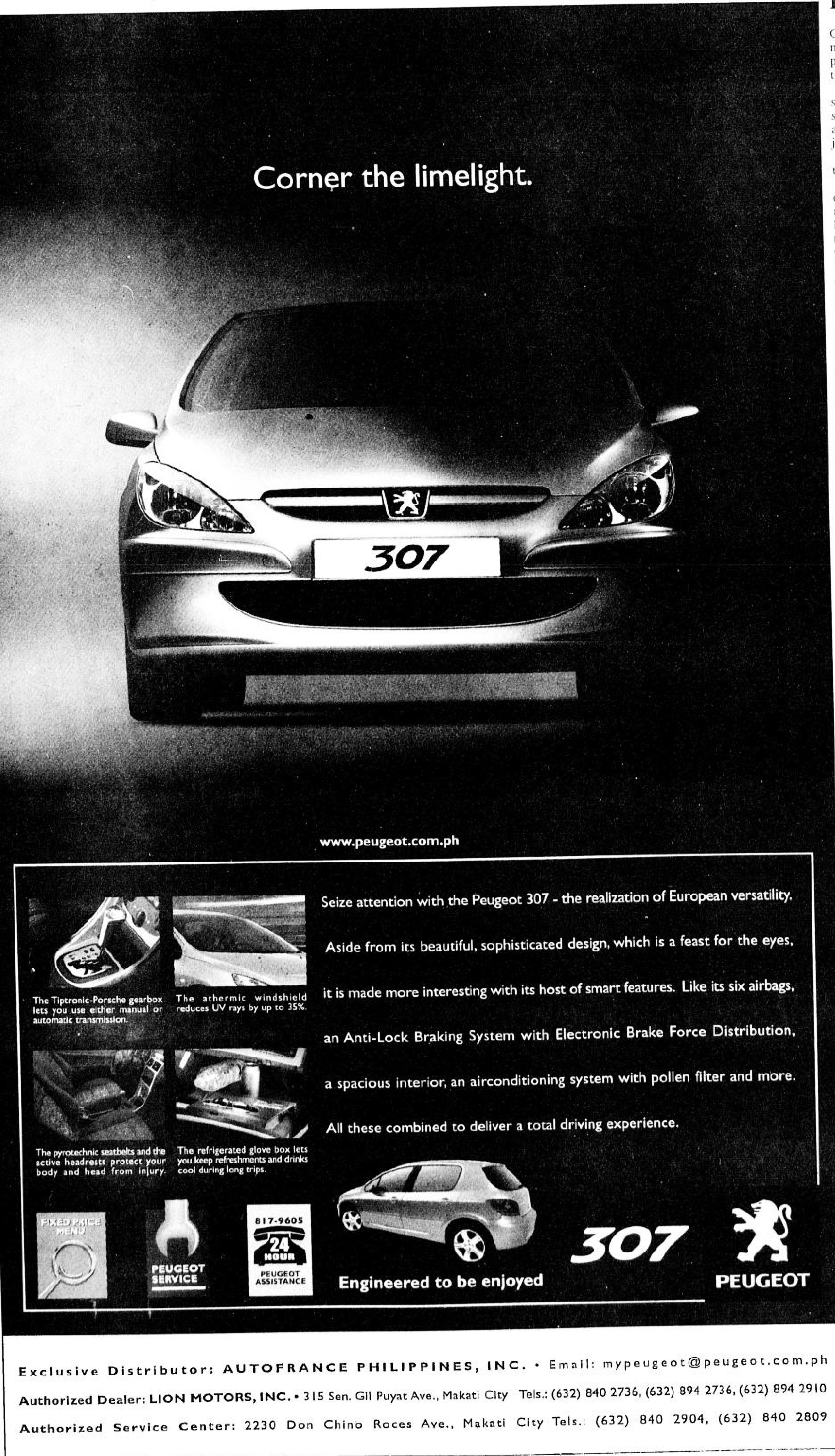
This stove was invented by Raul's engineer uncle, Rizal Obligar and was designed to be portable, compact, smokeless and fuel efficient since it only uses charcoal. This year, they will be selling a charcoal oven.

Raul adds that marketing exposure from the bazaar had helped boost sales even after the event. They even gained contacts and buyers outside the event.

"What I really liked about the World Bazaar is that they really take care of their exhibitors—they are organized, hands-on and strict; they make sure that there is no duplication of products; their staff is well oriented, approachable and friendly; and their advertising is full blast," comments Raul.

Raul says that all personnel—from the highest to the rank and file—would do rounds during the bazaar, follow up on the exhibitors' needs and even inspire them.

"They treat us as partners in our business and that's why year after year, we do not fail to sign up for the next year's World Bazaar Festival," he adds.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Exploring South Cotabato's investment charm

SOUTH Cotabato is the sole supplier of the country's asparagus, and also provides an ample crop produce of pineapple, coconut, corn, etc., thus earning for it the tag line "Bread Basket of the South."

RESIDING IN A COUNTRY WITH more than 1,100 islands, it is inevitable that each province will stake its claim on a regional bounty and in the process, develop a distinct personality that is akin to regional pride. While Bicol boasts of the arresting perfection of Mayon Volcano's cone and the spicy laing concoctions, Ilocos has the long stretch of Pagudpud's quiet beach and the bitter sweet memory of its pinakbet to catch the visitor's attention.

In this realm, South Cotabato would undoubtedly stand out in Filipinos' memories as being the site of Dole Philippines' pineapple and asparagus center apart from the rugged natural beauty of its terrain.

For a province with a total land area of barely more than 370,000 hectares, South Cotabato has packed a lot of panoramic vistas into the little space that it does have. From the T'boli reservation areas dotted by picturesque Lake Maughan and Mount Parker; the tourist center of Lake Sebu with its hidden wonders of Trankini, Seven Falls and the Tasaday Caves; the adventurous pull of the underground river and tunnel mining in T'boli; the tranquil attraction of Linan Waterfalls and Hotsprings in Tupi—the myriad sites have created a tourism business that is evident until the present.

Tourism is just one of the southern splendors that South Cotabato has helped spawn through its business incentives, making this region one of the country's best investment havens—thanks to the South Cotabato Investment Code Article 14 where new business investors can avail of a 3–5 year real property tax exemption based on the amount invested.

This has spurred the region's economy in an agro-industrial direction, and providing an impetus for the resurgence of both local and new business establishments. One happy by-product is the thriving agricultural sector, providing the backbone of the region's business economics. To date, South Cotabato is the sole supplier of the country's asparagus, as well as providing an ample crop produce of pineapple, coconut, corn, rice, bananas and coffee amongst other things, thus earning for it the tag line "Bread Basket of the South."

Foreign and local

Apart from Dole Philippines, other multinational and domestic corporations have opted to create a new home for their business including Cargill Pioneer Seeds, San Miguel, Swift, Vitarich and Nestlé Philippines. Each company has created a new line of support businesses including trucking (for Dole Philippines) and corn plantation (for Cargill) as well as industrial estate development.

Apart from the big conglomerates, there are diverse small businesses that grew in this southern realm, providing a melting pot of extraordinary products and services and gaining acclaim for both the region and the individual companies. Kablon Farm Foods Corp. in Tupi is one such success story. Starting in Barangay Kablon where Ernesto Pantua Sr. bought a parcel of land in 1956, it evolved into a full-fledged family corporation in 1999 focusing on fruit processing. Products now range from juice concentrates, purees, jams, jellies and marmalades made from passion fruit, guava, kalamansi, durian and even pickled asparagus, with Kablon Farm now having made its mark all the way to Canada.

Diverse small businesses

Durian Garden, atbp. originally started as a private retreat farm in 1995. However, the droves of people visiting the place made a public opening inevitable. This soon mushroomed into an adjunct restaurant, function halls and other farm facilities. But it was the food and delicacies making their way outside that established the Durian Garden atbp. name. Currently, Durian Garden atbp. is known for its durian products including durian ice cream and is one of five leading agri-tourism sites in Mindanao.

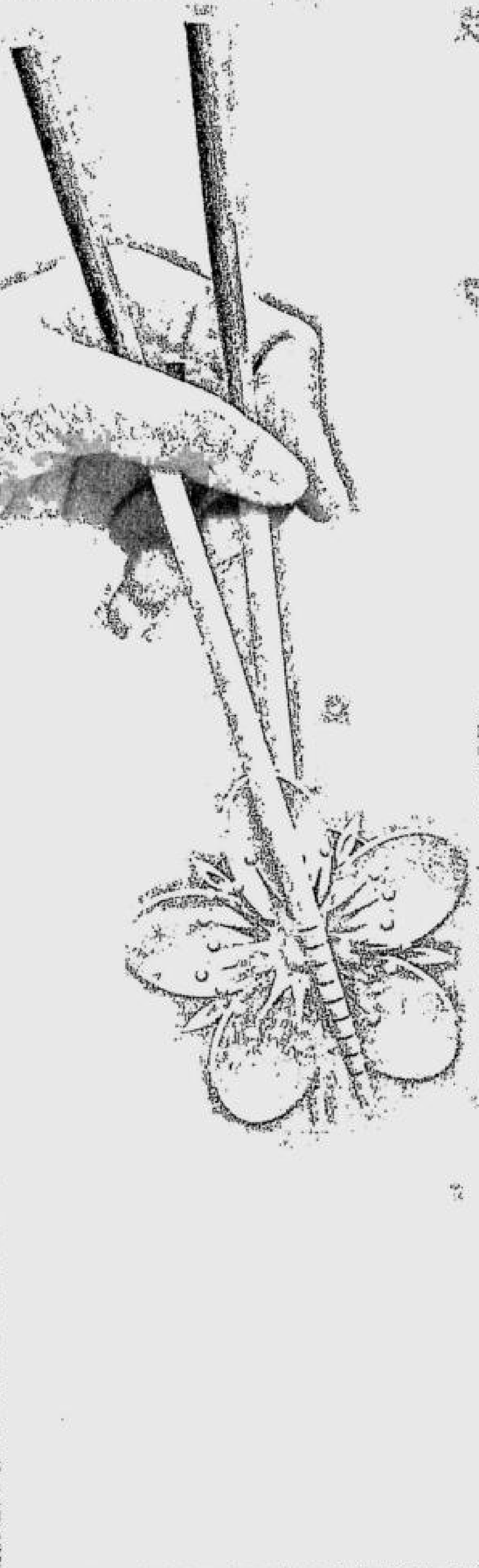
Feliprada Farms initially focused on another native product, the kalamansi. South Valley Foods was conceptualized and established in 2002 to process excess farm products for the barangay level demands. But as with any good processed product, production soon escalated to include kalamansi concentrates, kalamansi ready to drink pouches and bottles, durian jam and pastillas, mango relish and papaya pickles first in the locality and eventually hitting ProTech Centers, South Cotabato trade fairs moving its way north to Davao, Cebu and finally Manila.

Fuentespina Kasuy was a result of Aniceto and Lorna Fuentespina's cashew trading business in Cagayan de Oro. A savvy business decision led to the kasuy business relocating to Polomolok in South Cotabato. After eight years, Fuentespina is now the prime mover of the cashew industry in the area, and the largest sole cashew processor registered by the Department of Trade and Industry in Mindanao. Current product lines include cashew nuts, bars, pickles and butter.

All of these business establishments have discovered the southern charms of South Cotabato—which include local government's whole-hearted support for local and foreign investors; the abundant resource of fertile lands and raw materials; a skilled and highly literate labor force with competitive wage rates; fiscal incentives for investment locators; growing availability of banking and financial institutions to provide financial services; support from the Trade and Investment Promotion Center which hastens investment activities; and primarily, a stable peace and order situation.

Apart from the fiscal incentives offered to new business investors, non-fiscal incentives such as simplified business registration, open access to information, facilitation of joint-venture arrangements and linkage with other agencies have hastened the region's resurgence as an economic force to be reckoned with. Return on investments have ranged from one to five years, based on the kind of business operation

Natural endowments aside, it is South Cotabato's unequivocal support to the private sector that has made it an attractive business environment—an environment that fosters commercial and industrial growth and which will continue into the foreseeable future ... welcome respite indeed for those seeking that perfect investment haven down south.



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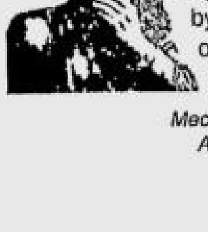

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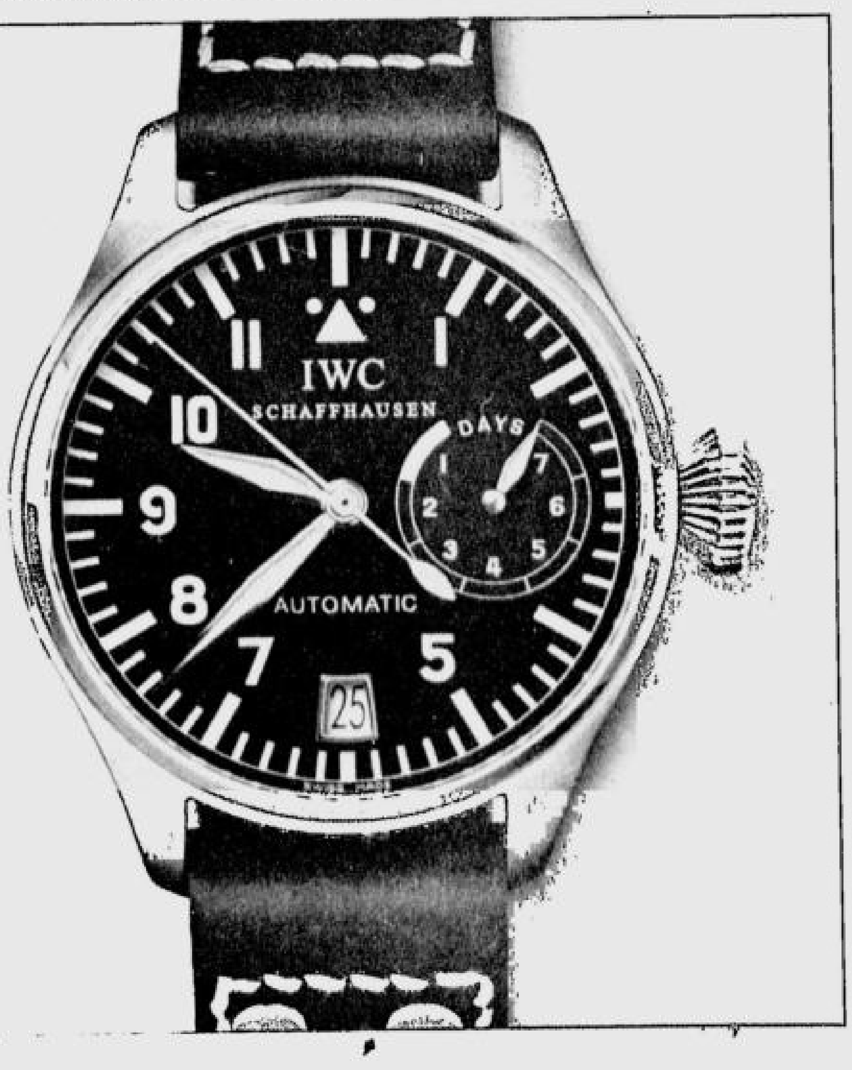

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BUSINESS Monday

Firm retires, then hires back its employees

LIFE BEHIND THE WHEEL IS NOT exactly all smooth roads. One has to deal with humps and bumps along the way to reach one's destination. But when you're persistent and prepared, navigating the roughest roads is more of a challenge than a hindrance.

These values of persistence and preparedness are the things that Airlift Asia Inc. (AAI) instills in its employees and these are the very values that its former employees continue to live by, as they became partners of the country's 100 percent Filipino-owned airfreight forwarding services company.

Roderick dela Paz relates that it was in 1999 when AAI offered them an early retirement package that included, among others, the opportunity to become the company's sub-contractors. He has worked for the company since 1993.

"AAI had a transport rationalization program where we can use the money we got from our early retirement package to purchase trucks. These trucks are then hired by the company for its delivery services," he says.

Under AAI's early retirement package, employees like Dela Paz received 150 percent of their salary multiplied by their years of service to the company, a good enough sum to start a business.

At first, Dela Paz and others were hesitant to avail of the TRP. "I was already happy with the salary and benefits I received then," he says. When his co-workers told him that he would earn a bigger income and even become his own boss, he acquiesced.

But there were also those who welcomed the challenge of starting their own business willingly like Virgo Oliza, Rod Boneo and Vivencio Barredo.

"I've always wanted to start my own business," says Oliza, who started out as a trucking assistant for the company in 1994 and later on became one of its most reliable drivers.

And the same goes for Boneo: "I never had second thoughts because I've always wanted to be an entrepreneur." Unlike Dela Paz and Oliza, Boneo started as a security guard under contract by an agency that serviced for AAI in 1991. He was encouraged to join the company after a year when he learned of the good salary and great benefits that its employees receive.

Barredo, on the other hand, was already on his 12th year with AAI when he grabbed the opportunity to head his own business.

Whether they were hesitant or eager in the beginning, however, doesn't count now as they all agree that the business they currently own has helped them a lot.

"It was a big help to my family because I was able to send my kids to college," says Barredo.

The same rings true for Oliza, who now has four trucks under his name. His first son has finished aircraft maintenance, while his second son is currently taking up airline business administration. His youngest child, meanwhile, is still in high school. "I want him to take up a medical-related course this time."

Boneo also delights in the fact that he is now able to send his four children to good schools. "And we now also own a house," he says.

The same goes for Peralta, who is one of the only two sub-contractors who own a 10-wheeler truck among their group and has three personnel working for him. He is currently sending his four daughters to a private school and has even made a down payment for a house.

The only thing that they lament about running their own trucking business is the rising cost of diesel. "It seems like it's increasing every week," they chorus.

But all four of them also agree that this is a problem that everybody in the country deals with. "We believe that the economy will be better."

Another thing that they lament is that they don't get to spend more time with their family.

"But they understand that this is also for them," says Oliza.

And as AAI marks its 25th year this year, it acknowledges the support of its former employees and now sub-contractors for their help in making it the leading local airfreight forwarding services company in the Philippines.

"We are happy and appreciative of the services that they provide us," says AAI management.

Life insurers post gains

By Reynaldo A. De Dios
Contributor

DESPITE THE NATIONAL ELECTIONS and the uncertainty of the economic environment prevalent in the year 2004, the life insurance sector of the insurance industry achieved modest gains during that turbulent period. This perception is based on the advance statistical report released recently by the Philippine Life Insurance Association (PLIA) and the Insurance Institute for Asia and the Pacific (IIAP).

Composed of 34 companies, this sector has a workforce of 795 officers and 6,293 staff members with a sales organization comprising 28,409 licensed insurance agents.

The total premiums written in 2004 on ordinary life direct business, group life including variable life policies reached P44.760 billion compared to P39.095 billion income in 2003, an increase of 14.49 percent. On ordinary life direct business, the premiums amounted to P39.148 billion whilst group life accounted for P3.989 billion, averaging growth rates of 14.24 percent and 13.49 percent, respectively.

Premium income thru reinsurance transactions aggregated to P2.129 billion, a sharp increase of 52.39 percent over the previous year's business volume of P1.397 billion. Notably, the bulk of reinsurance premium income was cornered by two foreign life insurers with their substantial resources.

The premiums generated on first year business or new polices sold in the year totaled P6.037 billion, a growth of 11.10 percent over the P5.43 billion produced in year 2003. On the other hand, first year premiums on group policies improved by 35.34 percent from P651.59 million in 2003 to P881.89 million in the year under review.

Ordinary policies where premiums are paid on a one-time single premium basis totaled P7.797 billion compared to P5.512 billion in the prior year, a striking increase of 41.44 percent. This business was attributable principally to the bancassurance distribution channel.

Of interest is the fact that the Philippine life insurance market continues to be dominated by the foreign companies. The top three wholly-owned foreign life insurers accrued P21.393 billion or 47.80 percent of total premium volume while four joint-venture foreign companies garnered P5.38 billion or 12.03 percent, equivalent when combined, to approximately 59.83 percent market share. The only bright spot was that the premier Philippine life insurer obtained 14.58 percent of the total premium volume.

On the financials, the admitted assets of the life sector increased by 15.73 percent to P239.62 billion as against the P207.04 billion in the year before. Cash and invested assets rose to P225.13 billion or a 14.34 percent improvement over the P196.89 billion reported in 2003. However, legal reserves for future liabilities escalated by 19.81 percent to P137.783 billion in comparison with P114.99 billion in 2003. Whilst underwriting gain was credited at P6.28 billion, a 7.45 percent increase compared to P5.851 billion earned in 2003, the total net profit including capital gains did not fare well with a minus 26.38 percent decline in 2004 to P7.354 billion from the P9.988 billion realized in 2003. Thus, the overall net worth of the sector increased by a mere 0.16 percent from P56.849 billion in the past year to only P56.939 billion in 2004. Nevertheless, the life sector should be commended for its performance under rather difficult circumstances.

(The author is risk and insurance management consultant)

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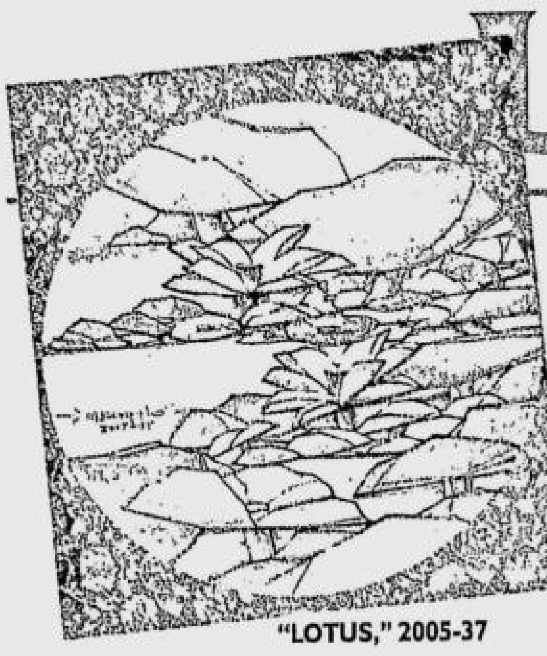
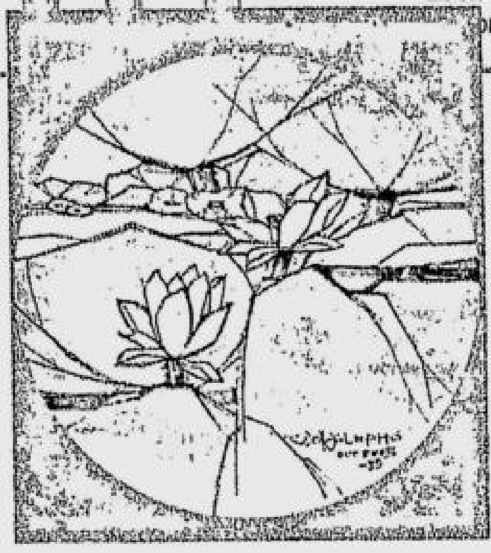

"LOTUS," 2005-37

Now painting for 50 years, the Chinese-Filipino master exalts the lotus as a symbol of humanity and the Filipino: 'It remains pure even with so much dirt around'


"LOTUS" 2005-35

The lotus art of Onglepho

JAMES ONGLEPHO mounts his 25th annual one-man exhibition of artworks IN Asia Art Gallery beginning Nov. 18.

Onglepho has been painting lotuses and landscapes for quite some time, but he has been able to infuse something new in each piece. The use of colored pencils and ink on Japanese rice paper, for one, has enabled Onglepho to discover the "realm of creation" and the "realm of the poetic," which he has not experienced in other mediums. He has also proven that colored pencils can also be very effective drawing tools.

Onglepho's lotuses draw on new character in this latest series of works. He has been painting lotuses since 1965, intrigued as

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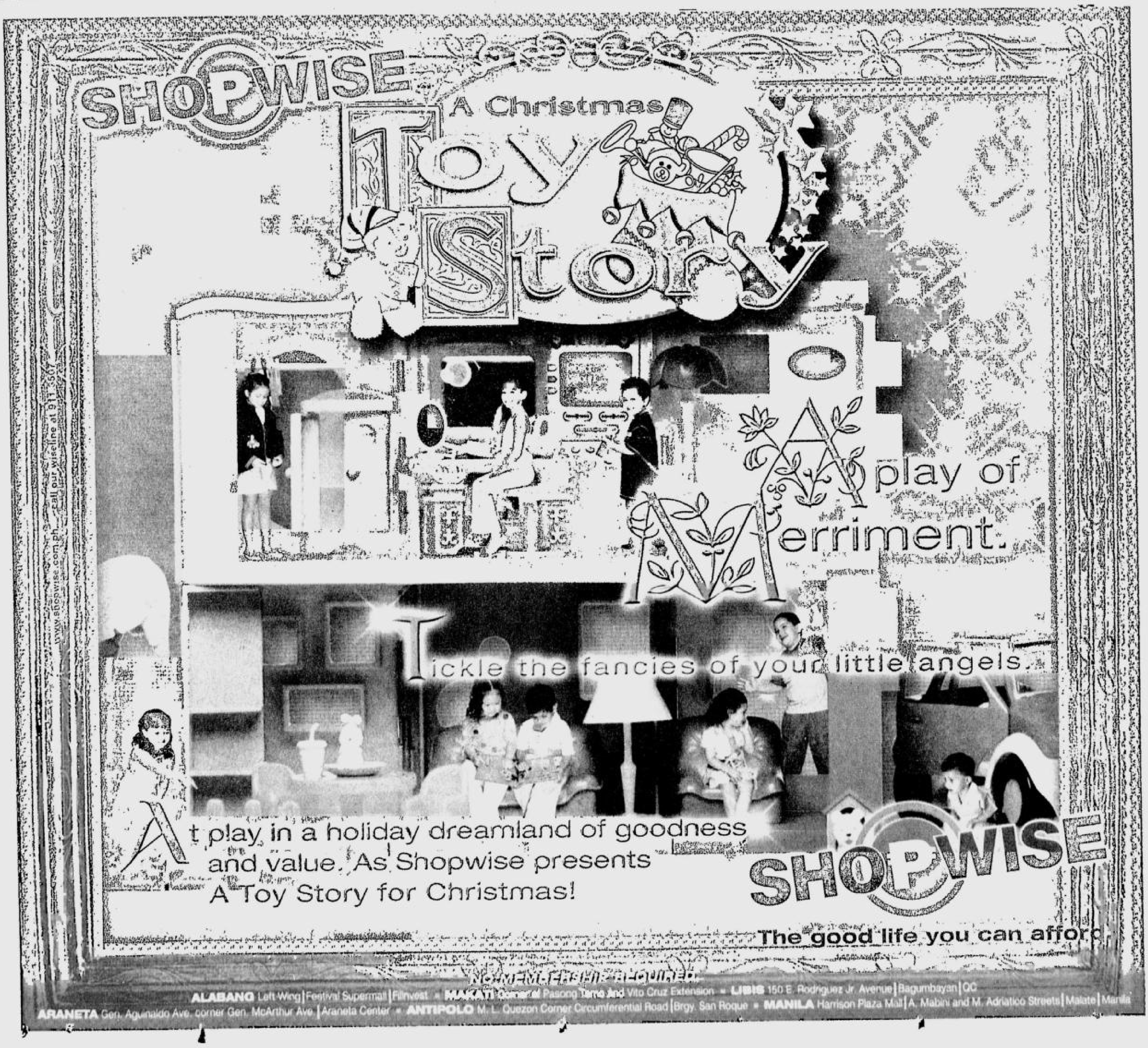
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A primer on Icomos

PRIDE OF PLACE

Augusto F. Villalon

IN THE EARLY PART of the 20th century, when architectural heritage was being discovered, each European country saw it as a matter of national concern. The expertise developed in conservation remained locked within national borders.

Responding to the need to internationalize and standardize heritage conservation theories and procedures, the International Council on Monuments and Sites (Icomos) was established 40 years ago in 1956 as an organization for heritage professionals. It set up its secretariat in Paris.

In its role as one of the three advisory bodies of the Unesco World Heritage Committee, Icomos specialists evaluate cultural (man-made) site nominations to the World Heritage List, recommend their inscription or suggest variations on site preservation to enhance their World Heritage value.

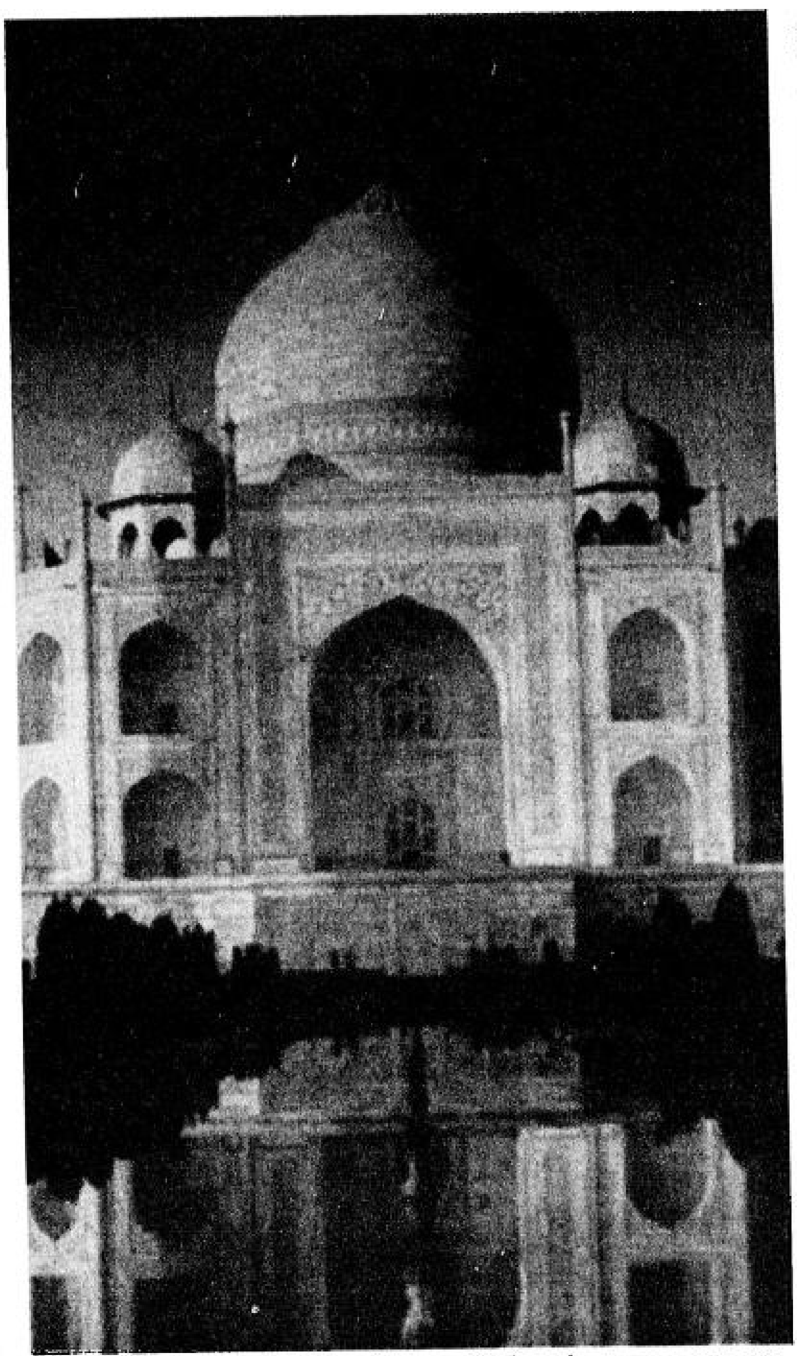
Icomos members also undertake international survey missions to determine maintenance conditions of World Heritage properties and improve their conservation status.

The other World Heritage advisory organizations are the International Conservation Union (IUCN) headquartered in Gland, Switzerland, responsible for all natural properties; and the International Centre for the Study of the Preservation and Restoration of Cultural Property (Iccrom) in Rome, which provides educational and training needs.

Icomos regulates and standardizes the practice of conservation internationally through charters on various aspects of conservation practice and procedures, written and passed by professionals who have reached consensus after an exhaustive period of meetings and debates.

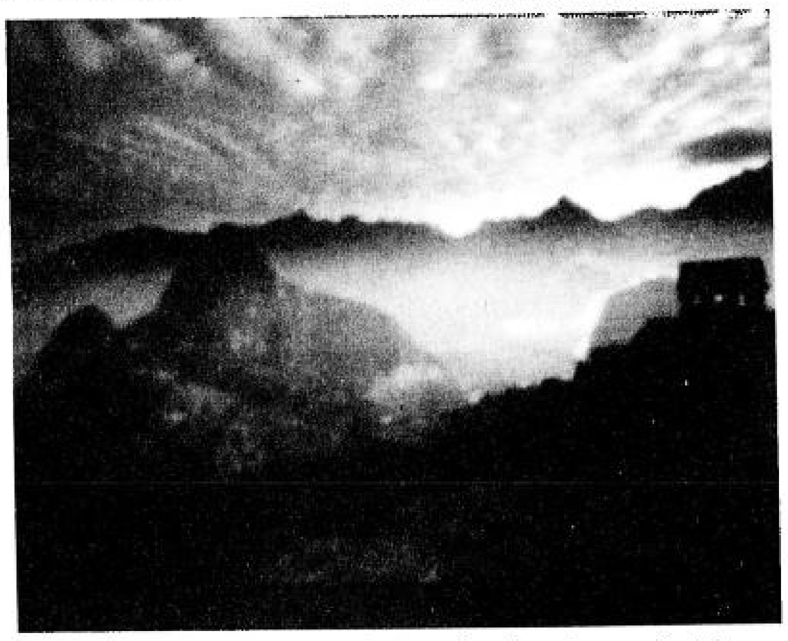
The Venice Charter (1964) outlines the general principles for conservation and is known today as the principal reference that sets the standards and procedures to be followed by conservation professionals. It is the official code governing the conservation of cultural properties.

The broad scope of the Charter includes principles on built heritage: the restoration of monuments and the conservation of ancient historical centers, landscape, and places of artistic and historical importance.



THE TAJ Mahal of India is one of the world's best-known monuments now threatened by pollution and tourism pressure.

THE LARGE Buddha figure carved into the Sichuan province mountainside in Leshan is a World Heritage Site.



HIGH in the Andes, Machu Picchu is an abandoned stone citadel.

Icomos members are invited to join scientific committees on specialized conservation aspects such as documentation, archaeology, vernacular architecture, historic towns, legal, cultural routes, cultural tourism, underwater heritage, site interpretation, 20th-century architecture, shared (colonial) architecture, and other topics.

Each scientific committee has written its own charter which functions in the same way as the Venice Charter does, standardizing and regulating professional practice within its area of specialization.

To the conservation professional, the advantage of Icomos membership is the information exchange offered by an international network of specialists, a great resource for countries like the Philippines where no university offers courses on the conservation of built heritage. Consultation with the foremost international specialists is readily available through the Icomos network.

The Icomos Philippine Committee is composed of a small group of professional heritage practitioners (architects, historians, researchers, writers, archaeologists, academics and lawyers) who either work on their own or partner with other conservation organizations such as the National Commission for Culture and the Arts, National Historical Institute, National Museum and Heritage Conservation Society.

Icomos Philippine Committee members continue to be involved in the identification and preparation of Philippine sites for inscription in the Unesco World Heritage List, and participate in the site maintenance after inscription.

The restoration of the Gota de Leche building and of the Far Eastern University campus in Manila, conservation works by Philippine members, have been among the winners of the 2003 and 2005 Unesco Asia-Pacific Cultural Heritage Awards.

> The International Council on Monuments and Sites sets standards for restoration and conservation of built and natural heritage

Others are actively involved in heritage-conservation projects for private or government entities in Manila and provinces. They have completed a variety of projects: the cleaning and restoration of Santo Niño Basilica in Cebu, the preparation of a Cultural Heritage Conservation Plan for the City of Dapitan, and the restoration of the American colonial-era Pangasinan Provincial Capitol.

The small but growing band of heritage practitioners is contributing to nation-building by restoring the places that should make Filipinos proud to have as their heritage.

Heritage watch

"Alvar Aalto, Timeless Expressions" has just finished its run at the Ayala Museum.

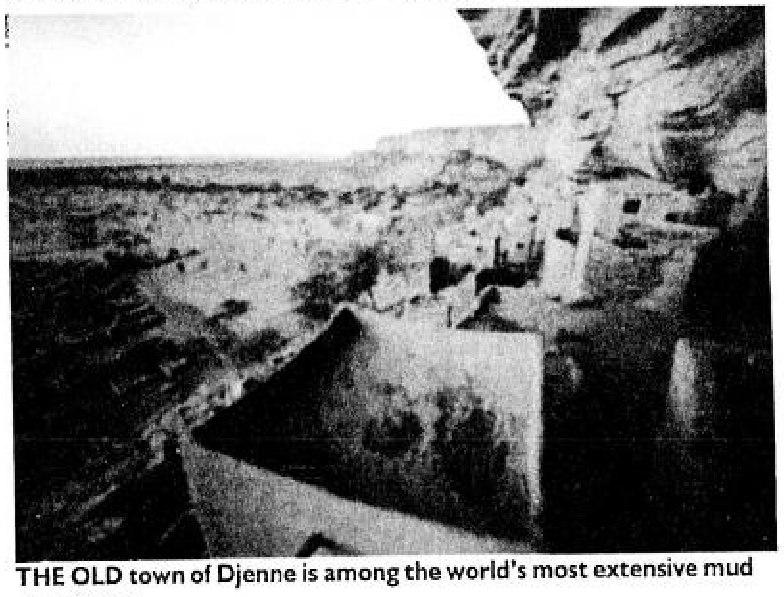
Aalto is among the greatest icons of modern architecture. This exhibit was a rare opportunity in Manila for a close look at examples of his work.

Building mostly with natural stone and wood from his native Finland, he used the most sophisticated and advanced technology available to produce simple, timeless lines and forms that effortlessly integrate his architecture into the Nordic landscape.

Architecture, furniture and furnishings by Aalto flow from organic shapes of nature that have endured to become today's design classics.

The exhibition, organized by the Embassy of Finland and the Aalto Museum at Jyväskylä in Finland, traces the development of the Aalto philosophy through a look at houses designed during his long career spanning 1923-1970.

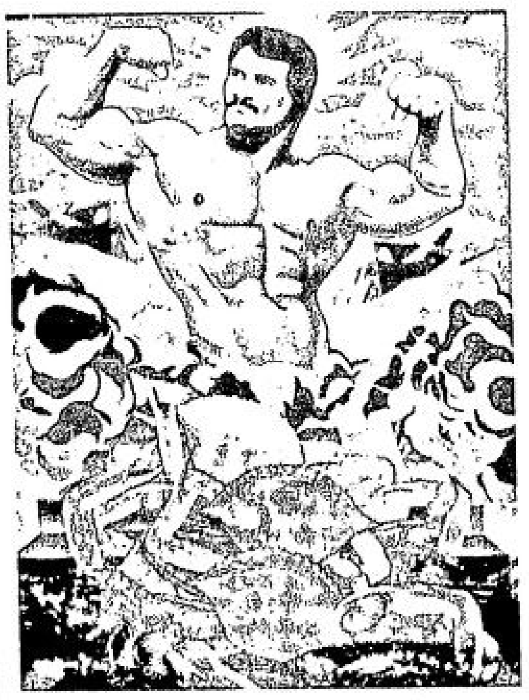
The Icomos website is www.international.icomos.org Contact Icomos Philippine Committee at afvillalon@hotmail.com



THE OLD town of Djenne is among the world's most extensive mud structures.

Ivi Cosio at Avellana, 'Hayop' artists and Valles at Mag:net, various Luzon artists at Nineveh

VISUAL ARTS

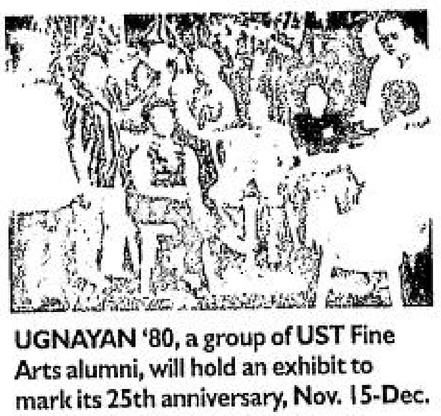


"TAGISAN ng Lakas," Caloy Gernale

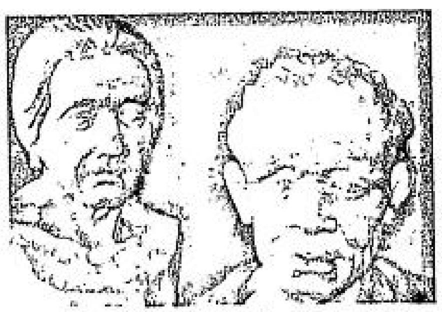
IVI AVELLANA-COSIO OPENS HER solo exhibit at 6 p.m., Nov. 19, in Avellana Art Gallery, House A-19, 2680 F.B. Harrison, Pasay City. Titled "Baybayin," after the ancient syllabary used by Filipinos ca. 10th C., the show explores further this unique system of writing that Avellana-Cosio has incorporated in her major works since the 1980s. Call 8338357 and 8328365.

MAG:NET
Gallery at the Paseo Center in Makati opens "Hayop" on Nov. 15. Bembol de la Cruz, Ranelle Dial, Carlo Gernale, Eufemio Rasco IV and Christopher Zamora present oil paintings in interpretation of the title, a Tagalog term that pits human and animal symbolically and literally. Call 8177895.

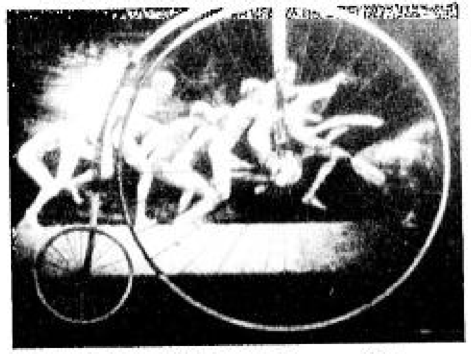
IVI/ C4



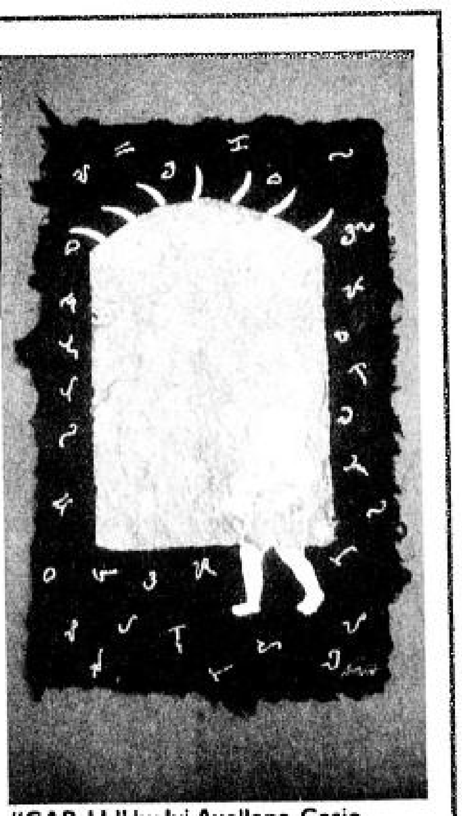
UGNAYAN '80, a group of UST Fine Arts alumni, will hold an exhibit to mark its 25th anniversary, Nov. 15-Dec. 9, at Le Soufflé, Amorsolo Square, Rockwell. Participants are (standing) Antonio Austria, Koni Samson-Sayo, Ruben Sindac, Pablo Javier, Rene Quiroz, and Mario Santiago; (seated) Lina Velas Sotto, Edith Mata-Guerrero, Lourdes Riu-Andrews, Domeng Alconaba. Also participating: Emma Ocampo Salazar, Ising Bernardo San Andres, Pag-asa Estrella, Charito Bitanga-Peralta, and Ed Bayani



"LOLO and Lola," by Luis Acac



"THE CYCLIST'S Great Escape," by Jeremiah Correa



"GAB-I I," by Ivi Avellana-Cosio

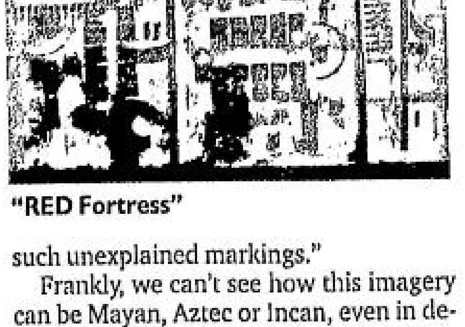
Bleak vision in dull monochrome

By Constantino C. Tejero

AN ARTIST WHO APPEARS TO BE obsessing on the machine as theme and subject is Salvador Convocar. But while many look to the machine as a tool of the future, Convocar in his esoteric art renders it as a relic of the past.

Consider the simply titled "Convocar at West Gallery," 11 pieces in oil and acrylic on canvas, recently displayed in West Gallery at the Artwalk, 4/L Bldg. A, SM Megamall, Mandaluyong City.

The exhibit info sheet explains the origin of this bleak vision in dull monochrome: "Convocar has always found the Mayan, Aztec and Inca civilizations intriguing, especially in the way they left behind 'advanced' technologies which have confounded modern scholars. Then, there are the cropped markings in European fields which have sparked many conspiracy theories, including the idea that extraterrestrials existed and left such unexplained markings."



"RED Fortress"

Frankly, we can't see how this imagery can be Mayan, Aztec or Incan, even in design or motif—but artists are supposed to possess a third eye that can see what common viewers can hardly even imagine. So we read such esoteric titles as: "Lemurian Lines," "Geode," "Shaman's Moon," "Site X," "Red Fortress," "Voyager V," "Sagan's Moonscape."

This is just the latest in a long series of such images the artist has been producing for years. Rendered in monochromes of brown, gray, orange, and often highlighted with yellowish tone, the "landscape" is invariably composed of relief patterns that appear like parts of a rusty, un-oiled machine. (They uncannily resemble Ronaldo Ruiz's reliefs assembled from computer parts.)

This is no more than the detritus of a machine world. It is now desolate and rusty, wasted, empty of humanity, but one can well imagine when it was still humming and grinding, its inhabitants going through the drudgery of mechanical toil in mechanical movements—in the too, too distant past.

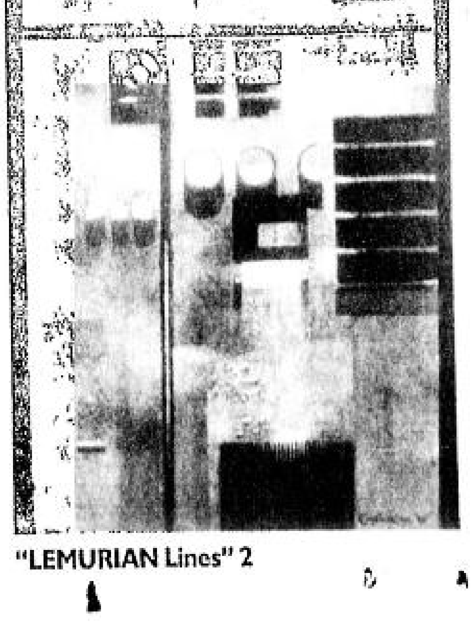
We're not sure if the artist actually believes in the existence of such mythical world (along with Atlantis, Utopia, Ultima Thule), but it is undeniably effective as metaphor. Obsessively turning out such pieces year after year, he is consistent with his vision.

It is one of the impermanence of things, the frailty of human life, the fragility of civilization—certainly Zen-like in attitude if not in appearance. The color monotone may be Zen but the complicated forms and recondite patterns certainly are not.

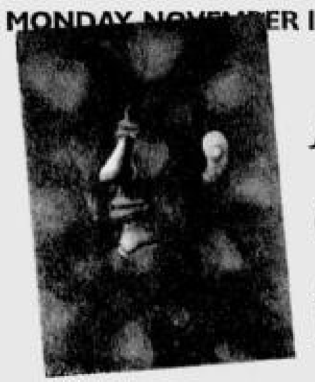
Convocar aspires to come up in the future, though, with "quieter compositions, involving fewer forms and images yet conveying just as strongly what he wants to viewers."

Convocar took up Fine Arts, major in Advertising, in University of the East. An art instructor for many years, he is vice president of the Art Association of the Philippines and president of the Saturday Group of Artists.

He is passionate about helping upcoming artists master their techniques, try out various styles and mediums, and carry their visions even far beyond what the human eye can see.

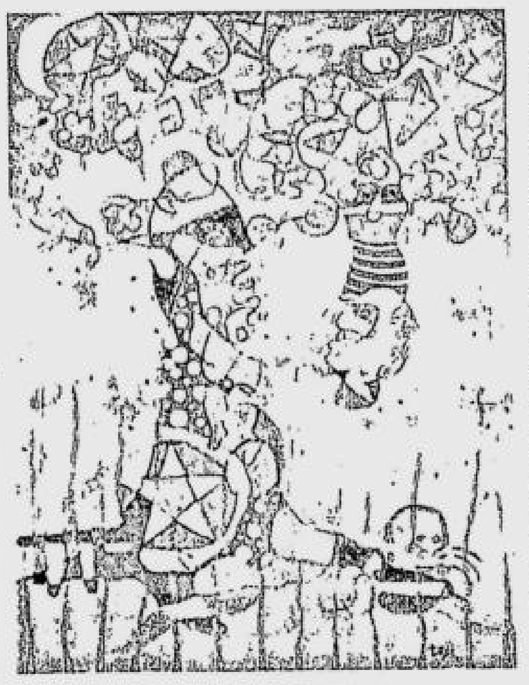


"LEMURIAN Lines" 2



"VEGGIE Man," by Agang Maganda

Artistic Christmas cards to raise funds for rural school kids



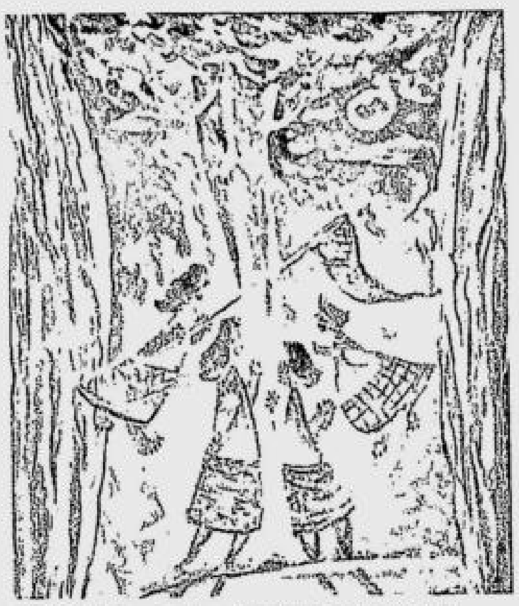
"CHRISTMAS Tree," by Tres Roman

THE PHILIPPINE AGRARIAN REFORM Foundation for National Development, Inc. (Parfund) in partnership with The Artery Manila is selling Christmas cards with images painted by some of the country's top young artists to raise funds for the Child in School, A Ray of Hope program, which helps school-age children of poor farmers and farm workers go to school.

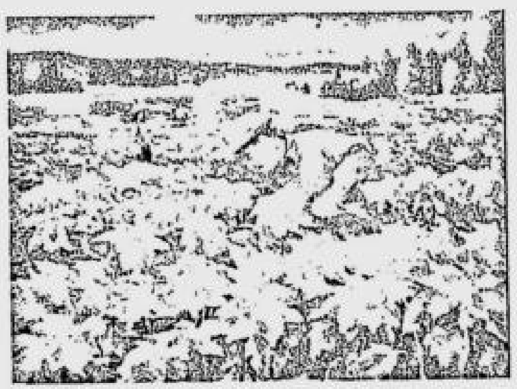
The Christmas cards, featuring the works of Camille de la Rosa, Anthony Fermin, Tres Roman, Agang Maganda and Dario Villaceran, are available in retail and bulk orders. The paintings which grace the card covers are naif, impressionist, and surreal renditions of varied Yuletide themes involving the agricultural lifestyle.

Parfund is a nonstock, nonprofit, private funding mechanism which supports programs and projects of small and emerging nongovernment organizations and people's organizations engaged in poverty-reduction among rural communities.

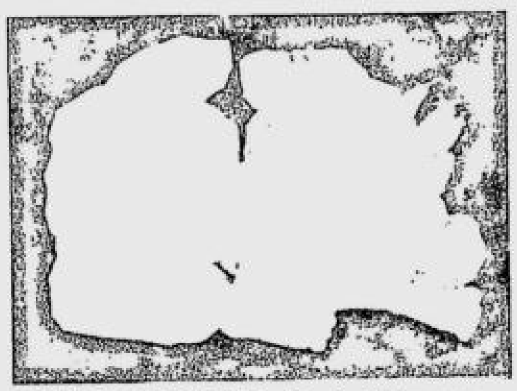
Visit the Parfund office at 2/F Rm. 202, CCS Bldg., Social Development Complex, Ateneo De Manila University, Loyola Heights, Q.C. Call 4265658 or 4266001, or visit www.parfund.net for details.



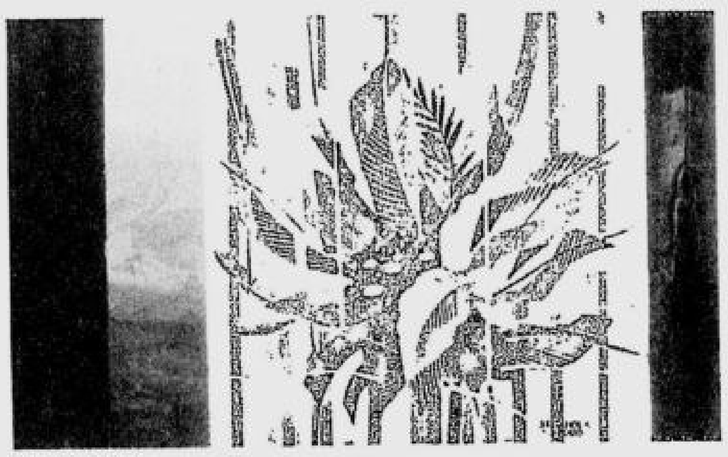
"PASCUA sa Patag," by Anthony Fermin



"POINSETTIA Harvest," by Camille de la Rosa



"MALIGAYANG Ani," by Dario Villaceran



"FLIGHT" I

Galerie Andrea presents Española

GALERIE ANDREA AND THE Pananaw Foundation are sponsoring "Pakpak Lawin," the third one-man exhibit of Noli Española.

The exhibit, which opens Nov. 18 with 6 p.m. cocktails at Galerie Andrea (Plaza San Luis Complex, Intramuros, Manila), showcases works in acrylic and pen and ink—coral leaves and flowers, with a delicate play of light and shade.

Española is a Fine Arts graduate of the Far Eastern University.

He was a finalist of the 2nd Metrobank annual competition in 1985; grand-prize winner of the 12th Hispanidad painting competition of the Spanish embassy in 1989; finalist in the 3rd ecology art competition at Ayala Museum in 1991; and finalist of the Diwa ng Sining painting competition in 1995.

Española's exhibit is Galerie Andrea's third and last show for this year. The first featured the works of Nunelucio Alvarado, and the second the works of nine artists from the Cordillera.

The lotus art...

From page C1

he.is by their ever-changing form. He doesn't mind that he is not the first artist to be captivated by the lotus. He says each artist has a different view of a subject matter.

"No two views of the same lotus can ever be the same. Its colors are constantly changing," says Onglepho on why his fascination for the subject has kept growing over the years.

Besides its expressive shapes that help the painter in composition, Onglepho is also awed by the lotus's ability to grow in dirty environments.

Flower of purity

"Yet the lotus never seems to get dirty. It has been known to symbolize high refinement and great purity... It is beautiful in its own unique way, changing forms and colors: from the budding lotus to a new blossom, until it reaches its full bloom and then withers...Every step of the way, they are nice to look at and even more captivating to paint... It is as if I join in celebrating its beauty while painting them, reaching a different emotional high every time."

Painting the lotus is like conversing with a close friend, observes Onglepho. In Taiwan and China, the lotus blooms during the summer months of July and August; in the Philippines, it is most beautiful from February to April.

Onglepho adds that the purity of the lotus can also symbolize humanity, since man can survive even in unpleasant surroundings.

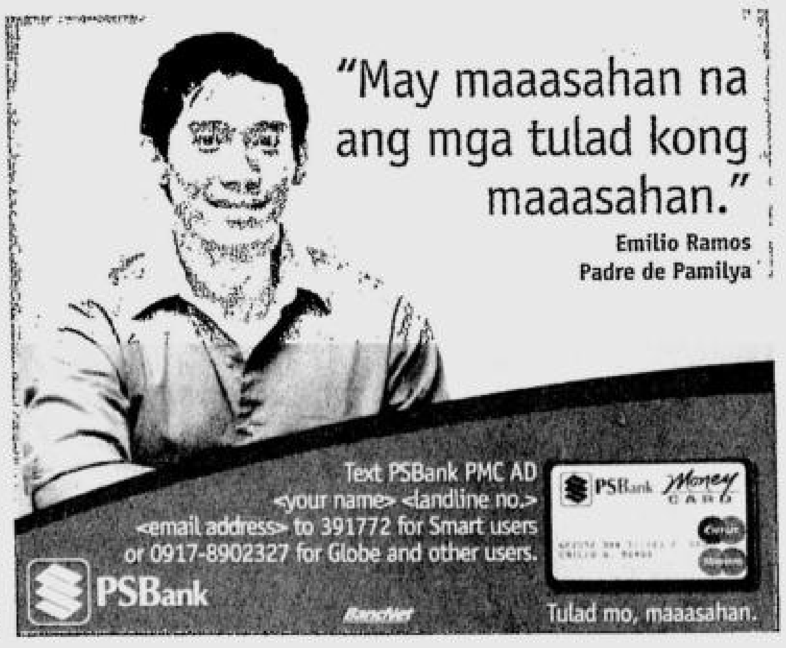
Another subject matter Onglepho has grown very fond of the mountain. His impressions of the subject go back to the 1950s in Mindanao, when he would vacation there from college education at UST in Manila.

Another distinct visual influence is the awe-inspiring experience of seeing the Yellow Mountain (Hwang-San) in China.

"The mountain was like a giant. From every angle, it has nice form and composition," recalls Onglepho, who tries to inject the same qualities to his landscapes. "Every time I paint, I recall those images but paint my own mountains."

Guests of honor at the opening are family friends and art lovers: councilor Adurahman B. Nuño and lawyer Mohammad-Zen B. Nuño of Zamboanga City, where Onglepho spent much of his youth.

Asia Art Gallery is at the Art Plaza, 4/L Shangri-La Plaza Mall, Edsa and Shaw Blvd., Mandaluyong City. Call 6321433.



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Padre de Pamilya

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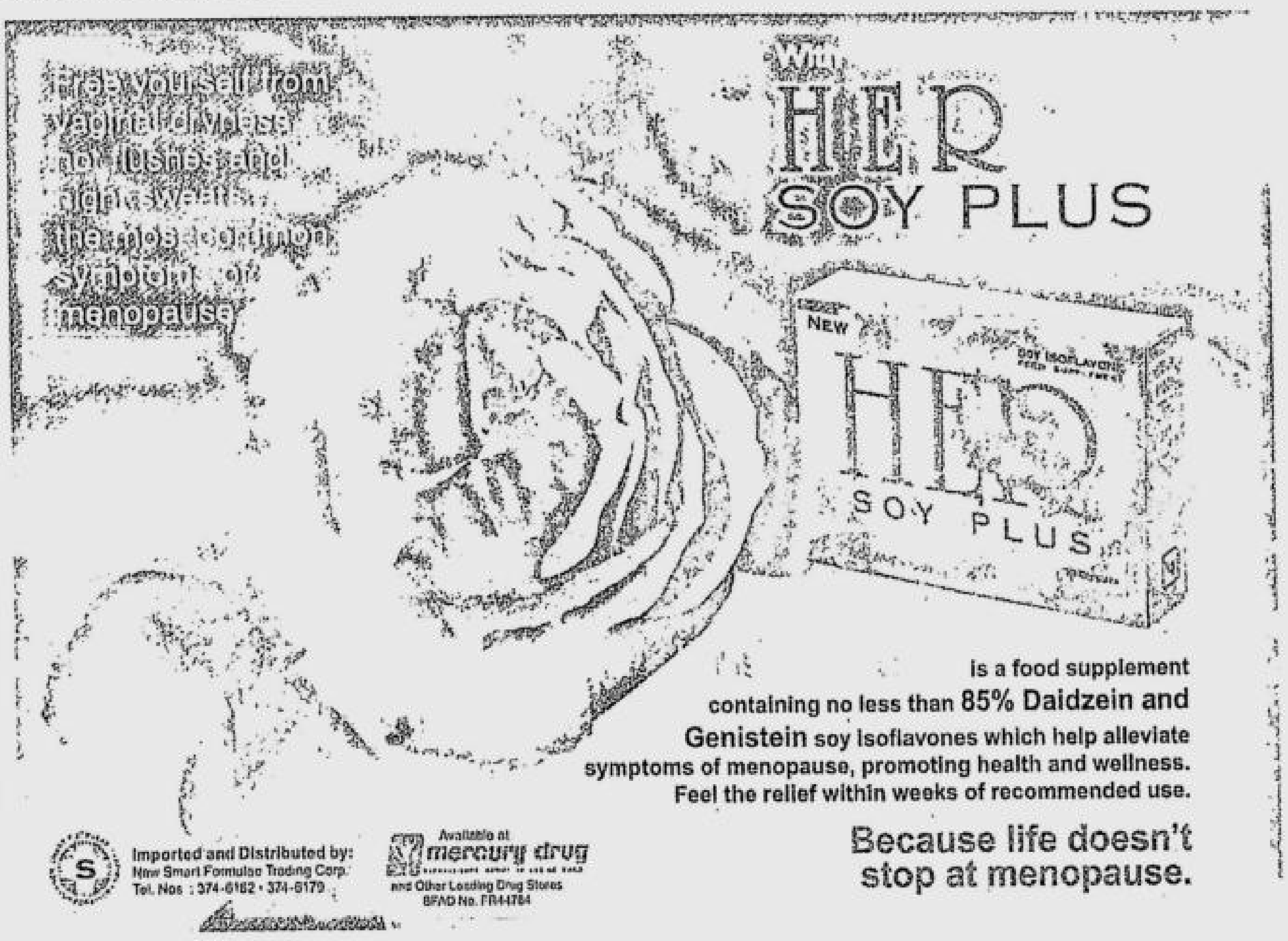

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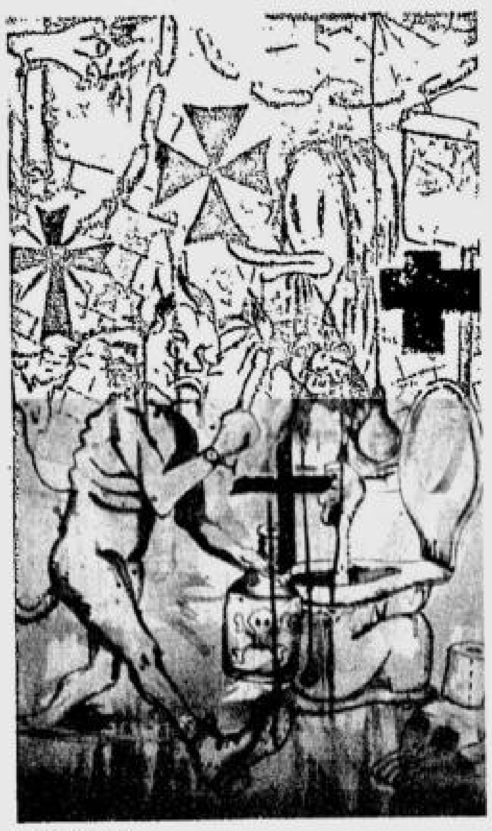
Manuel Ocampo on the offense at Finale

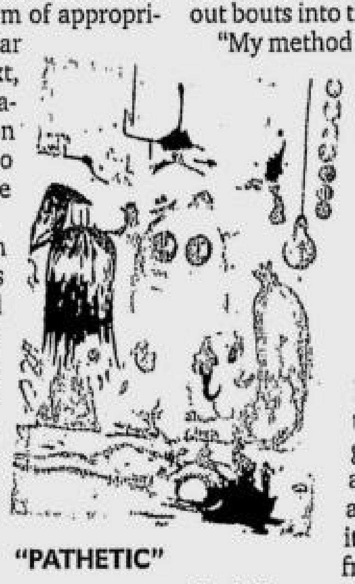

"GREEN"

INTERNATIONALLY renowned Filipino artist Manuel Ocampo is presenting his biggest one-man show yet in the country at the Art Center, Megamall. Organized by Finale Art File, the exhibit runs until Nov. 16.

The full title of the show is "Mumu Territorium: Jabar Logic in Times of McArthurian Transgressions Multiplying on the Borders of the Concatenated Post-Duchampian Theatre Swastikating Between Love and Hate." If that isn't long enough, the artist has subtitled the exhibit "The Paroxysmal Triumph of Painting Failures in the Burnik Arena of Meaning Emptied of Signs."

The no-holds-barred title is indicative of Ocampo's "just-let-it-all-out" attitude toward art. He is an unabashed, unapologetic artist whose iconography has something to offend almost everyone.

A provocateur, Ocampo goes into areas where the tasteful and the timid dare not venture. His neo-baroque art has been characterized as morbid, cynical, anarchic, scatological, Rabelaisian. They are a heady amalgam of appropriated images from popular culture (comic strips), text, signs (swastikas are a favorite)—a miscegenation of cultures which is so much like the Filipino one from which he emerged.


"PATHETIC"

Thus, his works, which have been praised as painterly, are visceral and often shocking: his characters eat, vomit and defecate, turds and cockroaches fill his canvases, religious figures cavort with cartoonish animals. Ocampo has imbibed all these and regurgitates them into his art.

"Painting is a zombie medium… a byproduct of whatever is left in the refrigerator after a night of courageous gluttony, alcoholic dependency, with in-and-out bouts into the toilet," he said.

"My method consists primarily in presenting the cross-breeding as a fundamental dialectic condition, oscillating between pole and bi-pole. From mouth to anus."

In the Phaidon book "Vitamin P: New Perspectives in Painting," Ocampo's art is seen as "a rite of exorcism that has been appropriated by the greedy bourgeoisie—Ocampo turns against this social class in an act of defiance against itself, seen as a cloning from the individual's body."

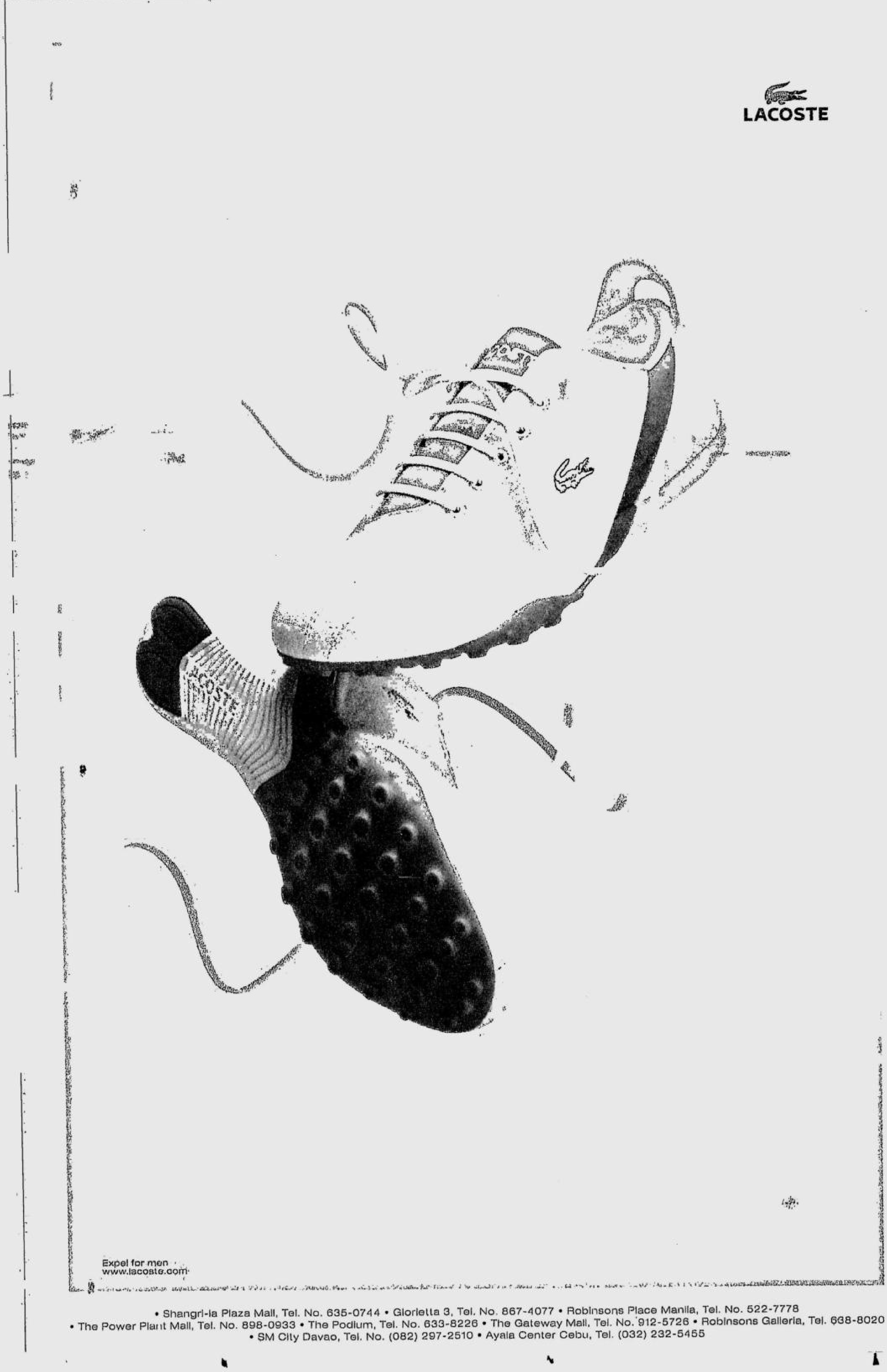
Manuel Ocampo was born and raised in the Philippines. He studied at the UP College of Fine Arts and California State University in Bakersfield. He has had an illustrious career, showing all over the world, in North America, Europe, Asia and South America. Most recently he has held solo exhibits at the Lizabeth Oliveria Gallery in the US, Casa Asia in Barcelona, LAC in France, Baerbel Graesslin in Frankfurt and Jack Shaiman Gallery in New York City.

Among his important awards are the Lila Wallace Reader's Digest Artists in Giverny Program, the National Endowment of the Arts, the Rome Prize and the Pollock-Krasner Foundation grant.

His paintings are in the collections of the Whitney Museum, Museum of Contemporary Art in LA, Museo Nacional Centro de Arte Reina Sofia in Spain and Fukuoka Asian Art Museum.

Manuel Ocampo has also been the subject of a documentary titled "God is My Co-Pilot," which was produced in the US.

The Art Center is at 4/L, SM Megamall Bldg. A.



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Ivi Cosio at Avellana, 'Hayop' artists and Valles at Mag:net . . .

From page C2

AT MAG:NET ABS-CBN in Quezon City, Roma Valles' "Blocks on White" tackles architectural details with a geological view, focusing on the materiality and structure of weathered surfaces. The show opens at 6:30 p.m. on Nov. 17 and runs until Dec. 6. Call 4100995.

LUIS Acac of Paete, Laguna will show his wood sculptures, Noel Soler Cuizon of Manila his drawings on paper, and Claire-lyn Uy of Dasmarinas, Cavite, her paintings in Nineveh Art Space (2452 1st Ave., Villa Silangan Subd., Sta Cruz, Laguna) on Nov. 20-Dec. 11. Also on show are works by Rodeic Cruz of Malabon, Arturo Sanchez of Marikina, Ador Sierra of San José del Monte, Bulacan, Jeremiah Correa of Los Banos, Laguna, and Jualim Vela of Virac, Catanduanes. Call (049)8086617 or 0916-7720368.

ANTON del Castillo will present his first solo exhibit, "Under One Roof," Nov. 17-Dec. 31, at the Bulwagang Fernando Amorsolo, CCP Complex, Roxas Boulevard, Pasay City. Call 8323702.

FERNANDO Sena presents an exhibit of his physician-students until Nov. 19 at the Paseo Center, Paseo de Roxas and Sedeno Streets, Makati City. Participating are Dr. Augusto Manalo, Dr. Monchit Tongco, Dr. Theresa Hilario-Jimenez, Dr. Lorenza Calpotura, Dr. Jennifer Ang, Dr. Aurora Quiambao, Dr. Sonia Bongala, Dr. Dante Lerma, Dr. Oscar Tangco, Dr. Malou de Veyra, Dr. Raul Quilamor, Dr. Julius Cajucom, Dr. Agnes Taebtarm, Dr. Beth Tianco, Melanie Payumo and Dr. Beth San Andres, among others.

PINTO Art Gallery presents three critically noted Filipino artists for its year-end event from Nov. 20 to January 2006. At the Gallery 1, works of Wig Tysmans will be on view. The House Gallery features minimalisgt abstractionist Gus Albor's "Mantra" while Gallery 2 and Gallery Shop showcase Ofelia Gelvezon-Tequi's "Country Still Lifes." Pinto Art Gallery is at 1 Sierra Madre Grand Heights, Antipolo City, Rizal. Call 6971015.

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HARRY Potter (Daniel Radcliffe) confronts a challenge in the Triwizard Tournament.

FROM BOOK TO FILM

The 'Goblet' runneth over

By Eldric Paul Peredo
Contributor

"HARRY POTTER" FANS KNOW THAT THE fourth book in the series, "Harry Potter and the Goblet of Fire," is a major turning point in the life and adventures of the young wizard.

At 14, Harry and his two best friends, Ronald Weasley and Hermione Granger, go back to Hogwarts School of Witchcraft and Wizardry not just to hurdle the yearly school load and battle some dark force or two, which, we know, is quite usual in the fantastic storyline (let's see, we've had the mythical basilisk, a unicorn blood-drinking half-alive dark wizard, and the life-sucking dementors, guardians of the wizard prison), but also encounter the challenges that are concomitant to adolescence.

But a darker force awaits Harry in "Goblet," or, should we say, brews steadily more evil, and at last puts him face to face against arch-nemesis Voldemort in a heart-stopping duel before, in a masterful manner only storyteller J.K. Rowling can cruelly execute, telling us to tuck in and wait for, or dream fitfully about, the next part of the story.

Tremendous task

"Goblet" centers on the legendary Triwizard Tournament between three wizard schools. For the first time, Hogwarts hosts the tournament. It involves three champions and three challenges, but Harry curiously finds himself a fourth contestant in a dangerous game.

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THE 'GOBLET' / D3

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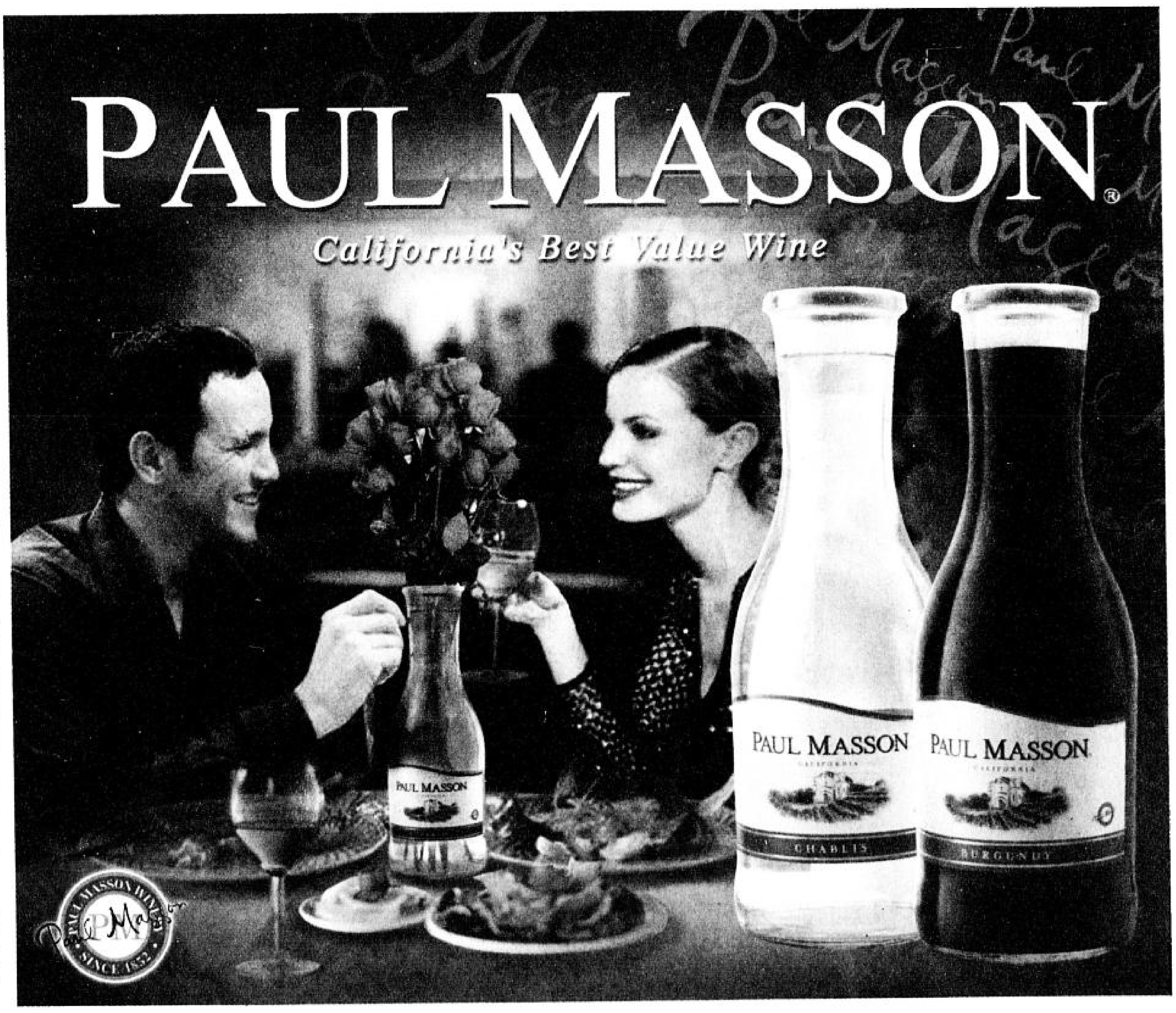
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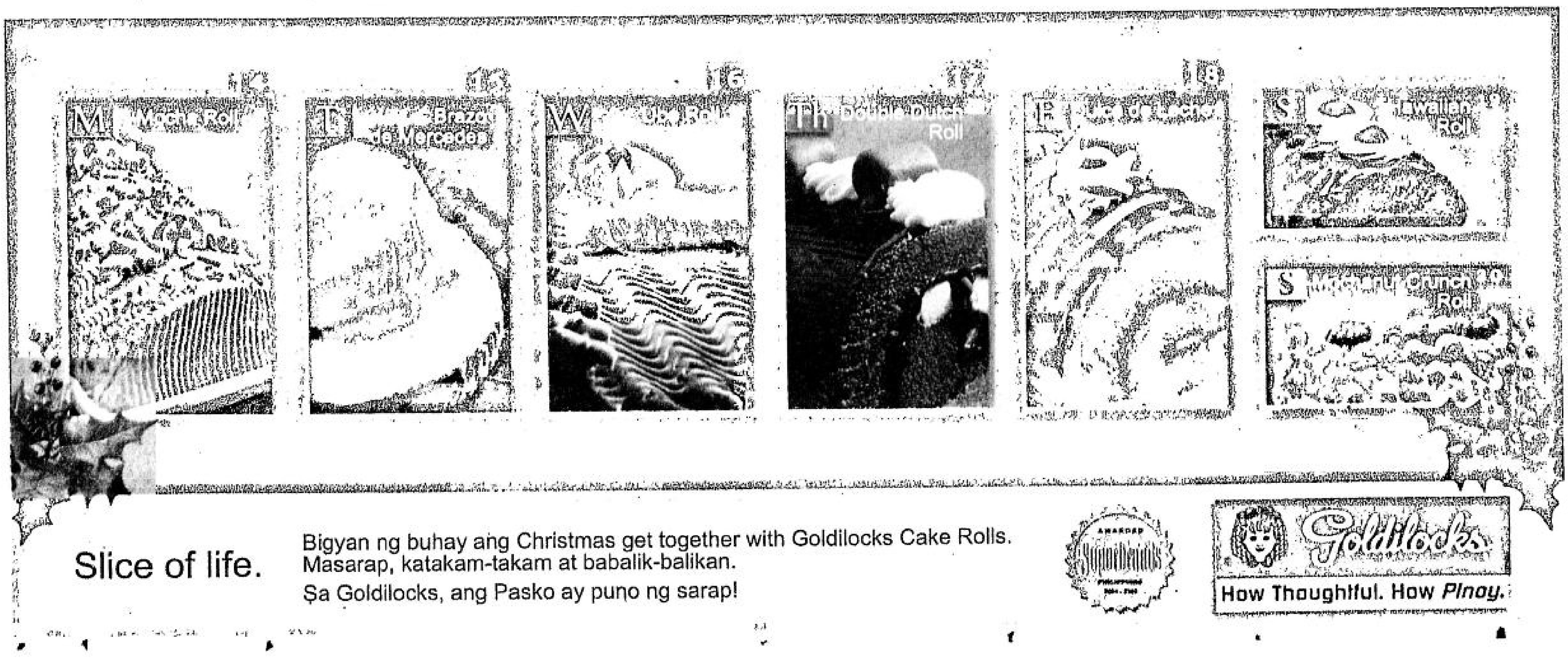

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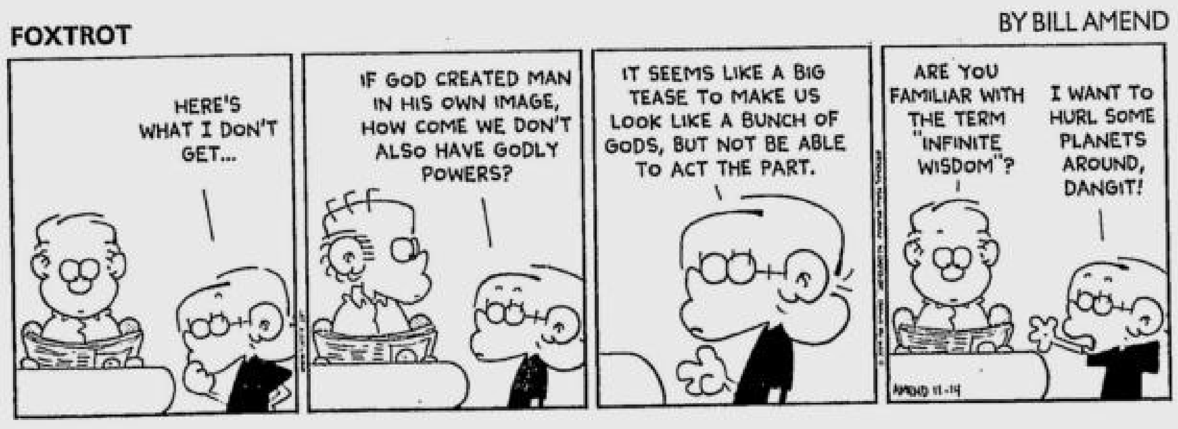
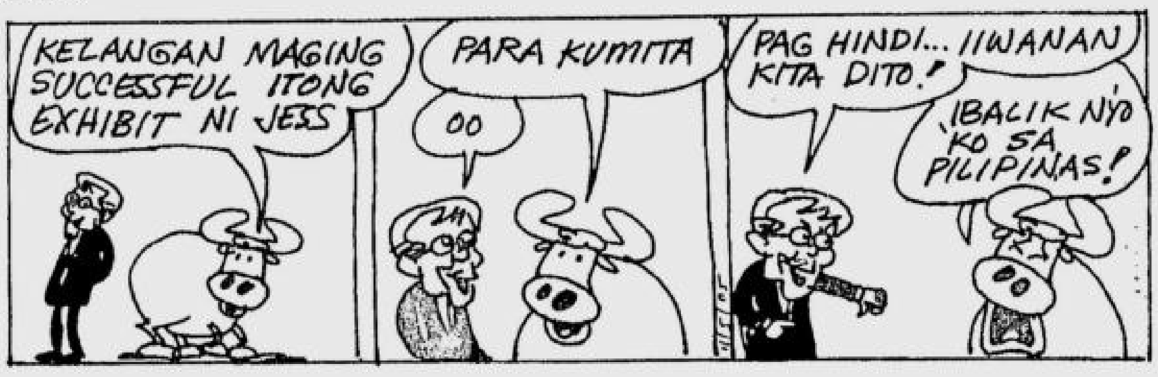
FOXTROT

BY BILL AMEND


HERE'S WHAT I DON'T GET...
IF GOD CREATED MAN IN HIS OWN IMAGE, HOW COME WE DON'T ALSO HAVE GODLY POWERS?
IT SEEMS LIKE A BIG TEASE TO MAKE US LOOK LIKE A BUNCH OF GODS, BUT NOT BE ABLE TO ACT THE PART.
ARE YOU FAMILIAR WITH THE TERM "INFINITE WISDOM"?
I WANT TO HURL SOME PLANETS AROUND, DANGIT!
AMEND 11-14

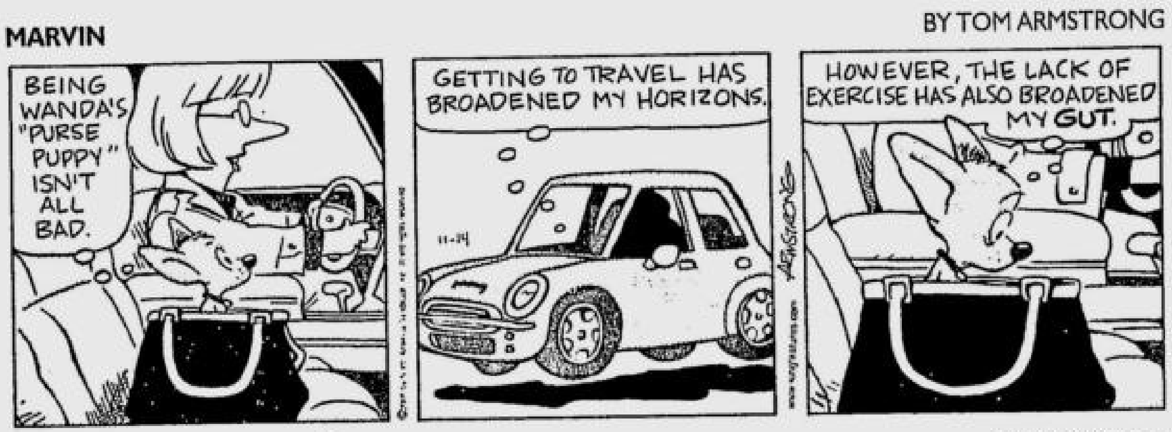
A. LIPIN

BY JESS ABRERA


KELANGAN MAGING SUCCESSFUL ITONG EXHIBIT NI JESS
PARA KUMITA
OO
PAG HINDI... IIWANAN KITA DITO!
IBALIK NYO KO SA PILIPINAS!

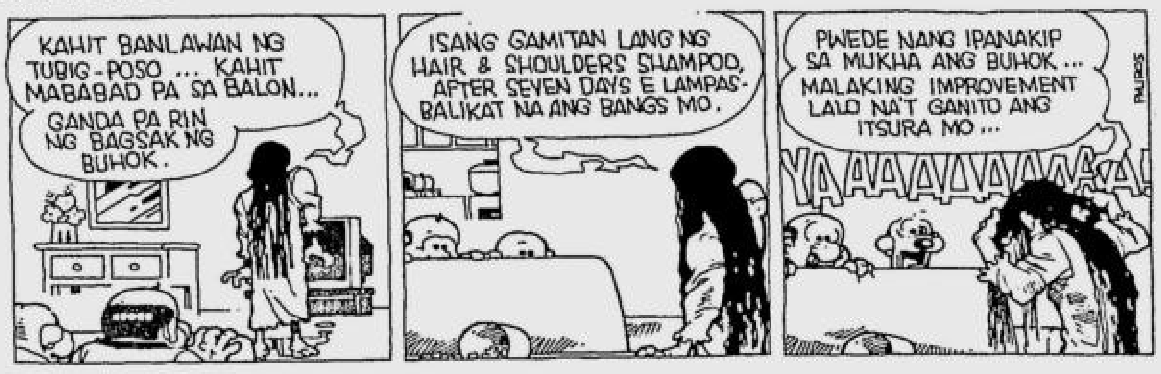
MARVIN

BY TOM ARMSTRONG


BEING WANDA'S "PURSE PUPPY" ISN'T ALL BAD.
GETTING TO TRAVEL HAS BROADENED MY HORIZONS.
11-14
HOWEVER, THE LACK OF EXERCISE HAS ALSO BROADENED MY GUT.
ARMSTRONG

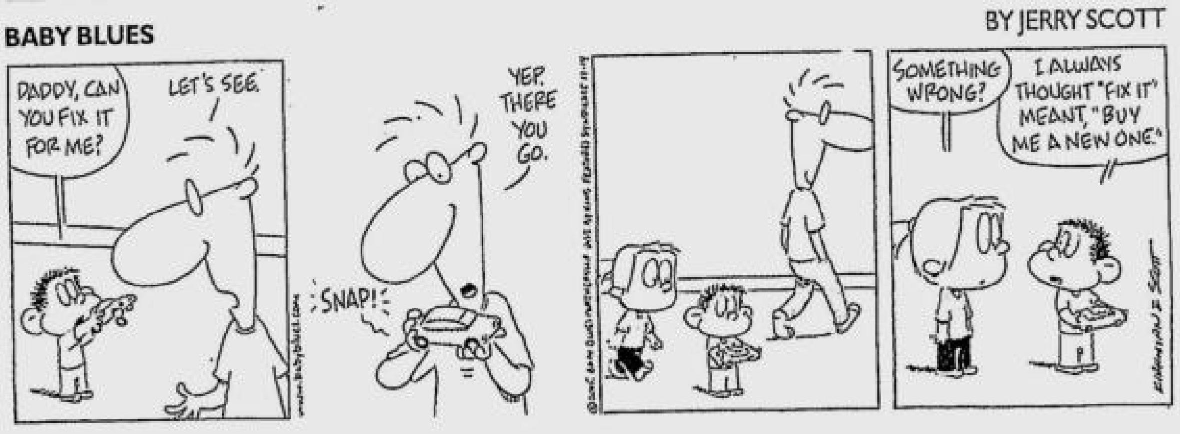
PUGAD BABOY

BY P.M. JUNIOR


KAHIT BANLAWAN NG TUBIG-POSO ... KAHIT MABABAD PA SA BALON...
GANDA PA RIN NG BAGSAK NG BUHOK.
ISANG GAMITAN LANG NG HAIR & SHOULDERS SHAMPOO, AFTER SEVEN DAYS E LAMPAS-BALIKAT NA ANG BANGS MO.
PWEDE NANG IPANAKIP SA MUKHA ANG BUHOK ... MALAKING IMPROVEMENT LALO NA'T GANITO ANG ITSURA MO ...
YAAAAAAAAAAA!
PMJR

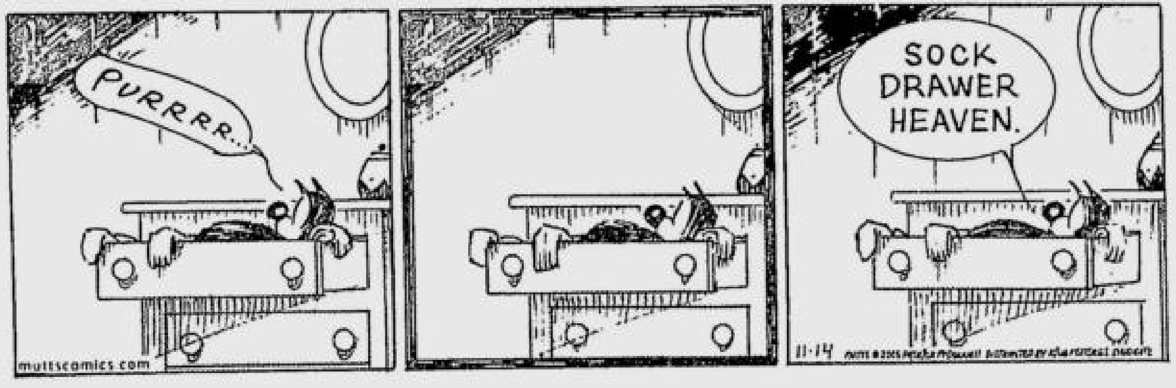
BABY BLUES

BY JERRY SCOTT


DADDY, CAN YOU FIX IT FOR ME?
LET'S SEE.
SNAP!
YEP. THERE YOU GO.
SOMETHING WRONG?
I ALWAYS THOUGHT "FIX IT" MEANT, "BUY ME A NEW ONE."
KIRKMAN & SCOTT

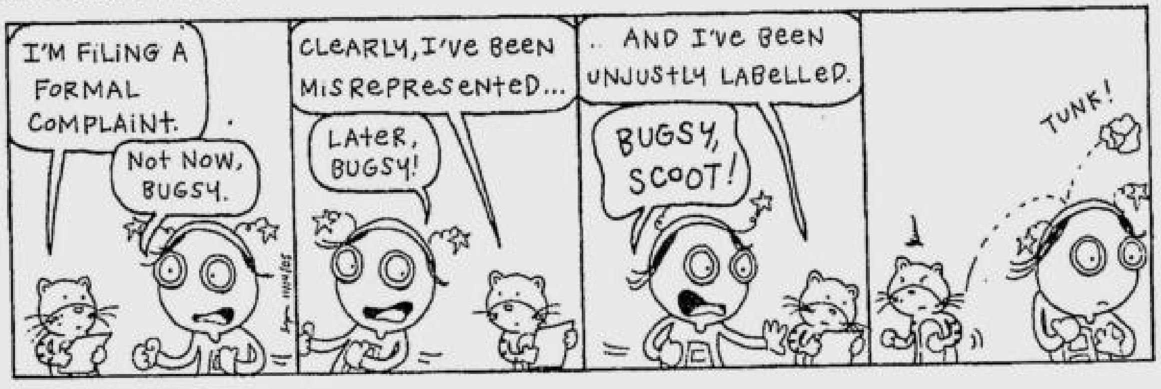
MUTTS

BY PATRICK McDONNELL


PURRRR...
SOCK DRAWER HEAVEN.
muttscomics.com
11·14

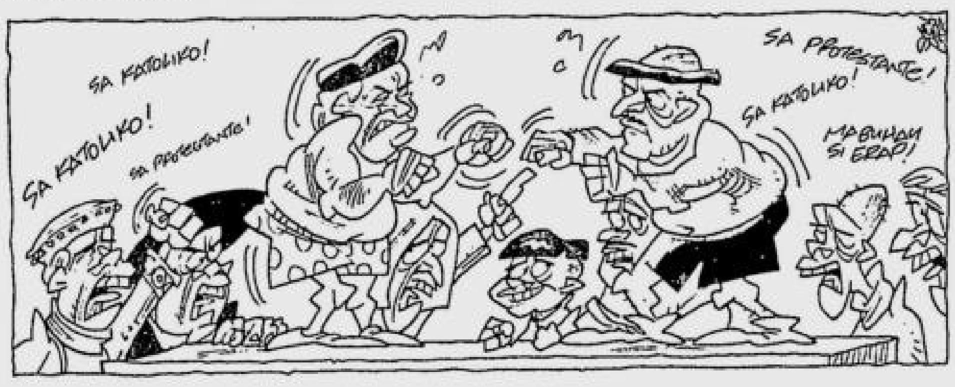
ATOMO AND WEBOY

BY LYRA GARCELLANO


I'M FILING A FORMAL COMPLAINT.
Not Now, BUGSY.
CLEARLY, I've BEEN MISREPRESENTED...
LAtER, BUGSY!
.. AND I've BEEN UNJUSTLY LABELLED.
BUGSY, SCOOT!
TUNK!

DIVINE COMEDY

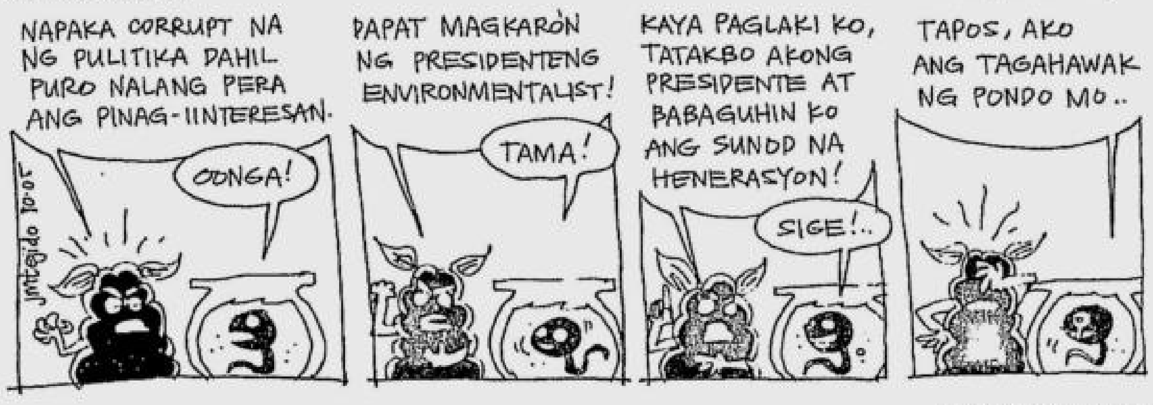
BY STEVEN PABALINAS


SA KATOLIKO!
SA KATOLIKO!
SA PROTESTANTE!
SA PROTESTANTE!
SA KATOLIKO!
MABUHAY SI ERAP!

THE CONCLUSION OF THE MARTIN LUTHER VERSUS JOHN TETZEL DEBATE

MIKROKOSMOS

BY JOMIKE TEJIDO


NAPAKA CORRUPT NA NG PULITIKA DAHIL PURO NALANG PERA ANG PINAG-IINTERESAN.
OONGA!
DAPAT MAGKARON NG PRESIDENTENG ENVIRONMENTALIST!
TAMA!
KAYA PAGLAKI KO, TATAKBO AKONG PRESIDENTE AT BABAGUHIN KO ANG SUNOD NA HENERASYON!
SIGE!..
TAPOS, AKO ANG TAGAHAWAK NG PONDO MO..
Jmtejido 10-05

HOROSCOPE

BY FRANCIS DRAKE

YOU BORN TODAY: The word casual is not in your vocabulary. You're careful, precise, thorough and caring. Your curiosity about everything makes you observant. In a given situation, you see what is needed and know how to provide it. Be flexible with changes coming your way this year. Something as significant as whatever took place in 1996-97 might happen.

Birthdate of: Prince Charles, British royal; Laura San Giacomo, actress; D.B. Sweeney, actor.

ARIES (March 21 to April 19): You might feel worried about money issues today. This is because tomorrow's Full Moon puts stress on that area, and we generally feel a bit uptight before the Full Moon peaks. (Be cool.)

TAURUS (April 20 to May 20): Tomorrow will be the only Full Moon in your sign all year. That's why today you feel a buildup of tension within you. Just relax; it's no big deal.

GEMINI (May 21 to June 20): Be extra-patient with co-workers today. Tomorrow's Full Moon brings added stress to your job today. But it's a minor thing. (Nothing a busy Gemini can't handle.)

CANCER (June 21 to July 22): Because the Moon rules you, you generally feel increased excitement, energy and tension at the time of the Full Moon. That's what's happening today. Parents must be extra-patient with children.

LEO (July 23 to Aug. 22): You're not sure where to direct your energy today—to home and family or to your job and career? Home and family should win out today. You can't ignore them.

VIRGO (Aug. 23 to Sept. 22): Tomorrow's Full Moon will make you distracted while driving, walking or jogging today. This distraction is due to impatience or a mild tension. Don't let this lead you into any kind of accident! Be alert.

LIBRA (Sept. 23 to Oct. 22): When it comes to money issues today, you're not sure whose interests to put first—yours or those of someone else? Tomorrow's Full Moon focuses on your own earnings.

SCORPIO (Oct. 23 to Nov. 21): It's hard to please partners and close friends today. People are a bit prickly. It's the Full Moon. Don't take things personally.

SAGITTARIUS (Nov. 22 to Dec. 21): Don't let the comments of others confirm your worst fears about yourself. This Full Moon (it peaks tomorrow) shakes your self-confidence.

CAPRICORN (Dec. 22 to Jan. 19): Tension between you and others is likely, but everybody feels tense because of the impending Full Moon. (That's why your smile can help mellow others out.)

AQUARIUS (Jan. 20 to Feb. 18): This is not the time to try to get permission or authorization from your boss, parent, teacher or authority figure in your life. The Full Moon sets up an opposition to this.

PISCES (Feb. 19 to March 20): Avoid political and religious arguments today. What's the point? There are none so deaf as those who are wearing headphones.

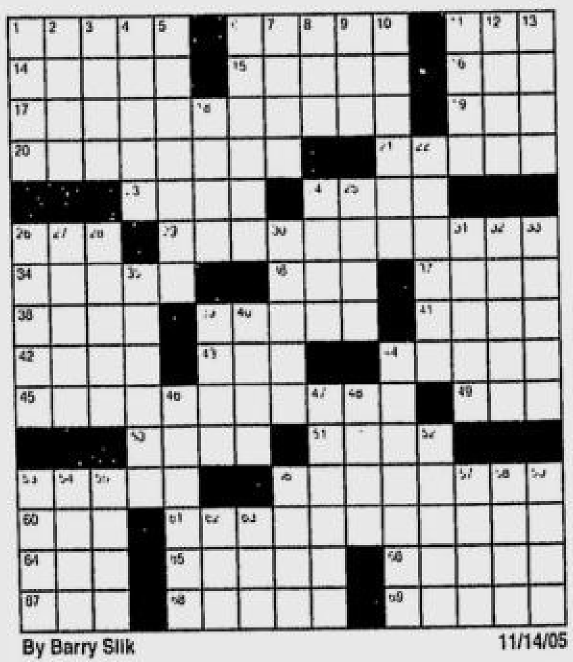
DAILY CROSSWORD

ACROSS

1 Spirals
6 For __ sake!
11 Predicament
14 Give access to
15 Shape of love
16 Arab cloak
17 Philadelphia Mint product
19 Kind of feeling
20 Hoarders
21 Our home
23 Storage tower
24 Cry loudly
26 List of figs.
29 Philadelphia Mint product
34 Sky blue
36 Bunny move
37 Potpourri
38 Columnist Barrett
39 17A, 29A, 45A and 61A
41 "La dolce __"
42 Judah's son
43 Internet add.
44 Brings up
45 Philadelphia Mint product
49 Heavy imbiber
50 Wild goat
51 Nonsense!
53 Ralph __ Emerson
56 Interstate break
60 Mineral deposit
61 Philadelphia Mint product
64 Clan members
65 "Lemon Tree" singer Lopez
66 Sri __
67 Dig in!
68 __ Catalina Island
69 Ridge formed by a glacier

DOWN

1 Dogpatch cartoonist
2 Old music halls
3 Apple product
4 Ice-cream tastes
5 Free from bacteria
6 Unit of retinal illumination
7 Slippery critters
8 Russian chess master
9 Bullpen stat
10 Scattered
11 NHL star Jaromir
12 Touch against
13 SAT section
18 Limp clock painter
22 Nook
24 Benefit
25 Mont Blanc's locale
26 Billiards bounce
27 Protective layer
28 Type of eclipse
30 Youngster
31 Disney's middle name
32 Explosive stuff
33 L'chaim or slainte
35 Repugnant
39 Restore to health
40 African antelope
44 Update a do
46 Horseshoe-shaped fasteners
47 Spain and Portugal
48 Lion's share
52 Yuks
53 Left dreamland
54 Song for Sills
55 Fast time?
56 Lease figure
57 Social standing
58 Screen siren Sommer
59 Some distance
62 Writer Levin
63 Hopper



By Barry Silk
McLean, VA

11/14/05

Saturday's Puzzle Solved

A	B	O	L	I	S	H	■	M	A	L	A	B	A	R
C	A	N	A	S	T	A	■	A	M	O	R	O	S	O
C	H	E	W	I	E	R	■	T	O	P	M	O	S	T
O	R	T	■	S	E	R	V	I	C	E	■	B	A	A
S	A	I	D	■	P	I	A	N	O	■	P	O	U	T
T	I	M	I	D	N	E	S	S	■	D	H	O	L	E
S	N	E	E	R	E	R	S	■	T	R	Y	S	T	S
■	■	■	S	A	S	S	A	F	R	A	S	■	■	■
A	S	S	E	T	S	■	L	O	A	M	I	E	S	T
S	A	I	L	S	■	B	A	R	N	A	C	L	E	S
T	U	N	S	■	S	A	G	E	S	■	S	E	R	E
I	R	A	■	U	N	L	E	A	V	E	■	V	E	T
L	I	T	E	R	A	L	■	R	A	T	T	A	N	S
B	A	R	B	A	R	A	■	M	A	N	A	T	E	E
E	N	A	B	L	E	D	■	S	L	A	T	E	R	S

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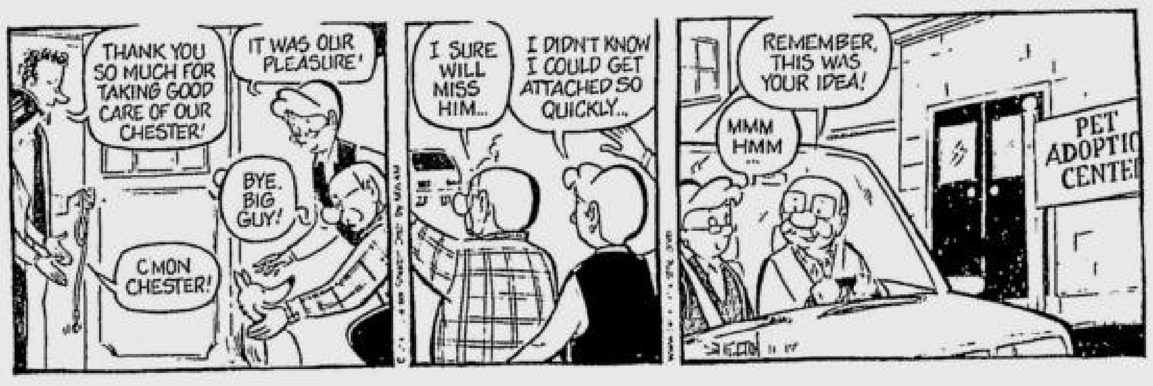
11/14/05

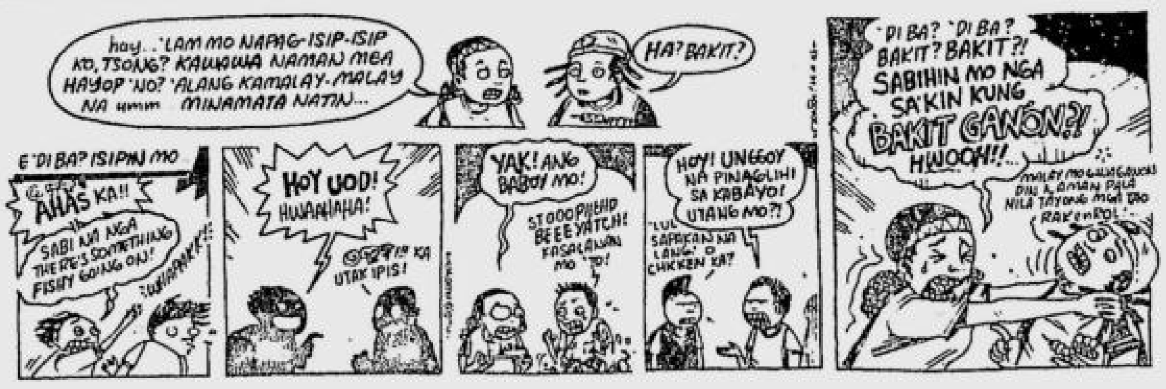
BEN

BY DANIEL SHELTON


THANK YOU SO MUCH FOR TAKING GOOD CARE OF OUR CHESTER!
IT WAS OUR PLEASURE!
BYE. BIG GUY!
C'MON CHESTER!
I SURE WILL MISS HIM...
I DIDN'T KNOW I COULD GET ATTACHED SO QUICKLY...
REMEMBER, THIS WAS YOUR IDEA!
MMM HMM ...
PET ADOPTIO CENTE

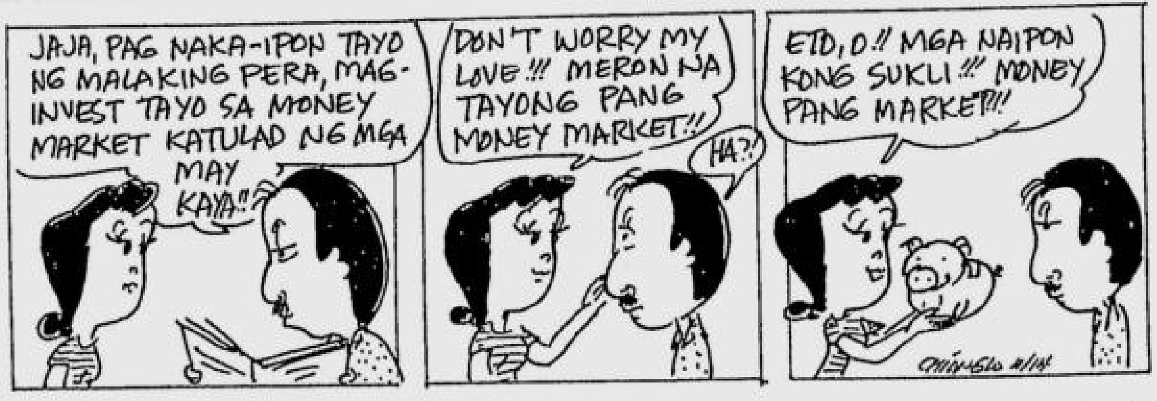
KIKO MACHINE

BY MANIX ABRERA


hay... 'LAM MO NAPAG-ISIP-ISIP KO, TSONG? KAWAWA NAMAN MGA HAYOP 'NO? 'ALANG KAMALAY-MALAY NA umm MINAMATA NATIN...
HA? BAKIT?
E 'DI BA? ISIPIN MO
AHAS KA!!
SABI NA NGA THERE'S SOMETHING FISHY GOING ON!
HOY UOD! HUAHAHA!
KA UTAK IPIS!
YAK! ANG BABOY MO!
STOOOPHHID BEEEYATCH! KASALANAN MO 'TO!
HOY! UNGGOY NA PINAGLIHI SA KABAYO! UTANG MO?!
SAPAKAN NA LANG' O CHIKKEN KA?
'DI BA? 'DI BA? BAKIT? BAKIT?! SABIHIN MO NGA SA'KIN KUNG BAKIT GANON?!
HWOOH!!

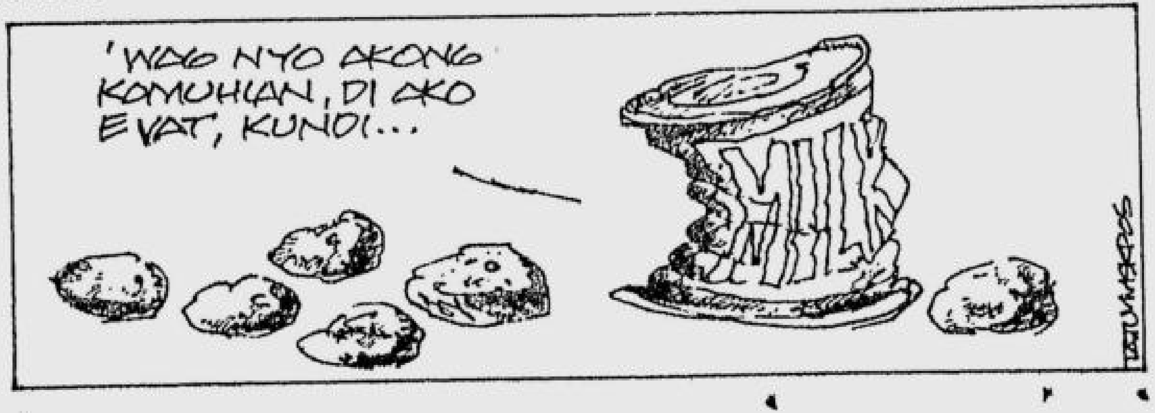
LOVEKNOTS

BY ELIZABETH CHIONGLO


JAJA, PAG NAKA-IPON TAYO NG MALAKING PERA, MAG-INVEST TAYO SA MONEY MARKET KATULAD NG MGA MAY KAYA!!
DON'T WORRY MY LOVE!!! MERON NA TAYONG PANG MONEY MARKET!!!
HA?!
ETO, O!! MGA NAIPON KONG SUKLI!!! MONEY PANG MARKET!!!
CHIONGLO 11/14

TULDOK

BY PAPU AND TATUM MILAMBILING


'WAG NYO AKONG KOMUHIAN, DI AKO E VAT, KUNDI...
MILK
TATUMMARGOS

ALBUS Dumbledore (Michael Gambon, left) and Ron Weasley (Rupert Grint)

The 'Goblet' . . .

From page D1

the "Harry Potter" series. Taking over from Alfonso Cuaron, who directed the third "Potter" movie, "The Prisoner of Azkaban," Newel, the first British director of the series, had a tremendous task in his hands. Not to mention a tremendous amount of text (the book is 734 pages). The British director's first challenge was to snip through the story but leave enough to make a workable movie. The result is a 2 ½-hour film that effectively leaves the central plot of the story, the tournament, with enough side story to patch it all together as seamlessly as possible.

Newell does not disappoint. Perhaps taking cue from Cuaron's "Azkaban," which was the first to treat the "Harry Potter" story with a more serious edge, and the heady storyline, the movie is a moody mixture of dark hues and light moments, as Newell does not dare leave out the quirky and funny aspects of growing up, especially in and around the Yule Ball sequences, when Harry and friends are shown for the first time dealing with the opposite sex as they look for suitable partners.

Let's not leave out the powerful climax, where the dark wizard, Voldemort, is resurrected and mockingly challenges Harry into a duel, with the intent of toying with him before giving him the killing curse.

On paper, the thought of our 14-year-old hero bravely battling it out with his parents' murderer already tugs on a few heartstrings. That and the part where the souls of Voldemort's victims come to assist Harry if realized onscreen will be one unforgettable sequence, with its sheer dramatic display of gritting courage pitted against pure evil.

Growing up

The actors themselves are growing up not just physically but professionally as well. Moviegoers will see more refined acting coming from the three lead stars—Daniel Radcliffe (Harry), Emma Watson (Hermione), and Rupert Grint (Ron).

The supporting cast is likewise, if not more, stellar and superb. Joining the cast for the first time are veteran character actors Miranda Richardson (Rita Skeeter), Brendan Gleeson (Mad-Eye Moody), and Ralph Fiennes, who gives Voldemort a fittingly (dis)likeable evil charm.

Young newcomers to the series are Katie Leung as Harry's love interest Cho Chang, and theater actor Robert Pattinson

THE 'GOBLET'/D4

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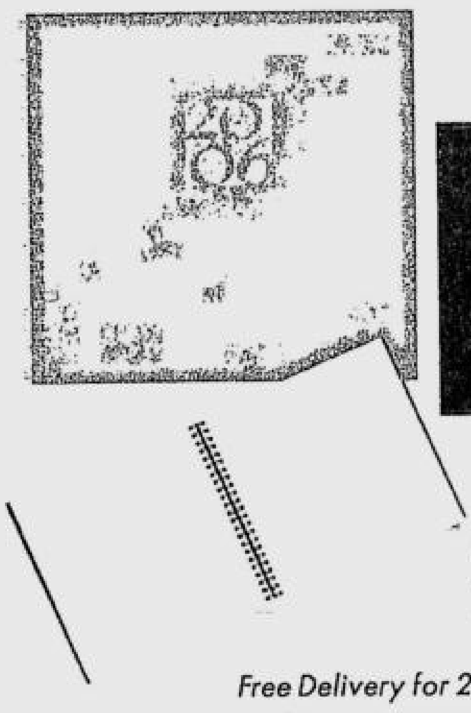

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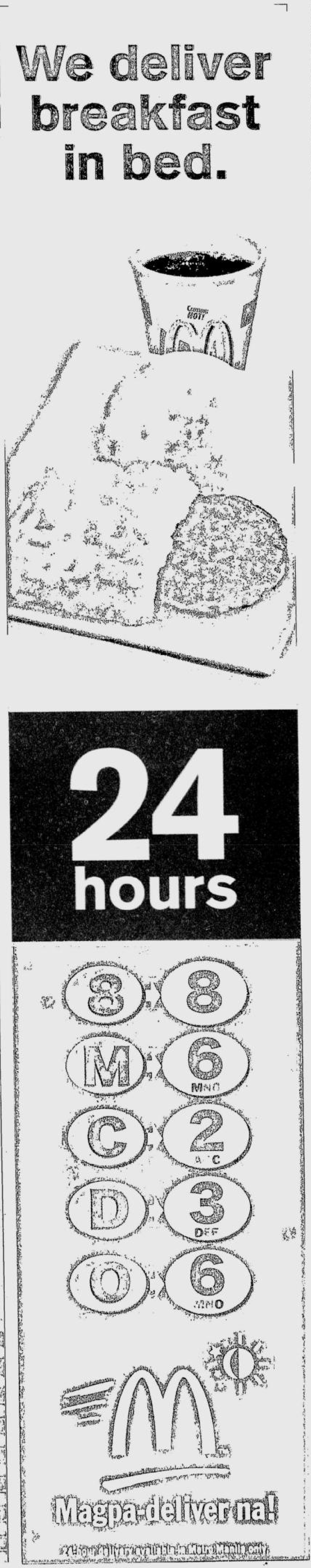

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The new 'Harry Potter' movie is a moody mixture of dark hues and light moments, as it does not leave out the quirky and funny aspects of growing up. Yes, Harry and his pals are all grown up

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AT THE Yule Ball with Parvati Patil (Shefali Chowdhury) and, at left, with Alastor "Mad-Eye" Moody (Brendan Gleeson)

The 'Goblet' runneth over

From page D3

(Cedric Diggory), French actress Clemence Poesy (Fleur Delacour), and Bulgarian-born Stanislav Ianevski (Viktor Krum), who look almost as though the parts were made for them.

Only we do not see them much since this is a Harry movie all the way. Poesy's character, a major influence on our heroes' hormones (at least the males) and therefore a light aspect in an otherwise very gloomy story, was not established in the film, as was Viktor Krum's romance with Hermione Granger, which was summed up by Hermione in a sentence: "Mostly he watches me study; sometimes it's a bit annoying, really."

But either that, or this would have been two films as was originally thought of by producers because of the sheer length of the novel. But that would not have been possible.

As Newell observed in several interviews prior to the London premiere, there would have been not enough story to make two movies; "Goblet," for all the exhilaration, is rambling in places.

Other than that, left out of the film are Harry's relatives, the Dursleys, most of the Quidditch World Cup action, and the elves Dobby and Winky.

Notable deviations, among others, are the horntail breaking off its chain to give Harry chase around the castle towers, and Neville giving Harry assistance during the second task (it's Dobby the elf in the book).

Fans will have to concede that books will not be translated into film to the letter, and that "Goblet" is no exception. The screenplay by Steven Kloves, however, must be given credit as it does not allow the story to be weighed and found wanting.

What's next

"Goblet" ends with Harry going back to his Aunt and Uncle when the year ends, but painfully aware of how the events that transpired have changed his life, his friends', and those of everyone around him.

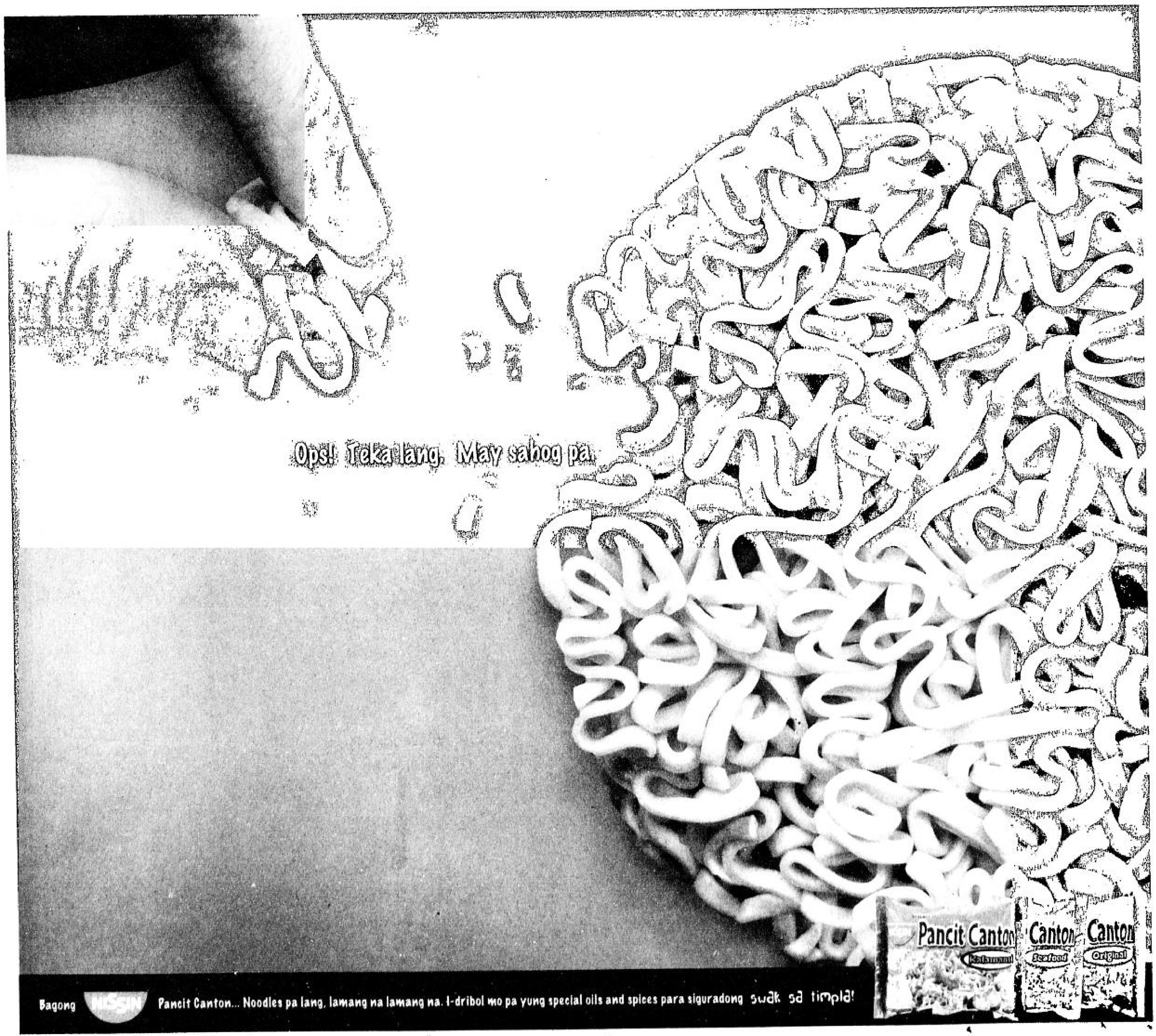
Hermione provides us the summary of that feeling, when, during the departure of the Durmstrang and Beauxbatons students, she asks, "Everything's going to change now, isn't it?"

And definitely, everything will. Newell did well in ensuring this is felt.

Before this, "Azkaban" was touted as the darkest and most serious "Harry Potter" movie. Now, perhaps it is not assuming too much to say that fans will look forward to the succeeding books of the saga.

Whether we like it or not, "Harry Potter" is here to stay, come dragon or unforgiveable curse.

ROBERT Pattinson as Cedric Diggory



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ROSELYN Perez, Leo Rialp and Monique Wilson in New Voice Company's "Aspects of Love"

Aspects of counter-melody

By Gibbs Cadiz

"ACQUIRED TASTE" IS THE EUPHEMISM often employed to describe the dissonant, unconventional music of Stephen Sondheim, Michael John LaChiusa or Adam Guettel—the three most prominent maverick composers working in Broadway today.

In works like "Passion" for Sondheim, "Marie Christine" for LaChiusa and "Floyd Collins" for Guettel (who happens to be the grandson of that most melodically gifted of composers, Richard Rodgers), these three have chosen to explore atonal variety over attractive harmony in telling their stories, preferring new and often strange permutations of notes and musical themes to express the richness and idiosyncrasy of human experience.

On the strength of "Cats," "Evita," "Phantom of the Opera" and all the other warhorses that have made him the world's most commercially successful theater composer, Andrew Lloyd Webber stands at the polar end of Sondheim and company.

Throughout his career, Lloyd Webber has shown an amazing facility for the perfect hit song, the well-turned-out musical phrase that can exist, lightweight yet solid as a piece of candy, outside of its dramatic context and in the radio-friendly consciousness of the larger public.

His forte is the pleasing melody tied to easily digested lyrics, three or four of which, repeated often enough in one show, can make for a smash if noisy musical (witness "Starlight Express," perhaps the nadir of his crowd-pleasing tendencies).

Curious entry

For all these reasons and more, "Aspects of Love" qualifies as a curious entry in the Lloyd Webber canon. Coming after the hugely successful "Phantom," this 1989 musical based on David Garnett's novella, with lyrics by Charles Hart and Don Black, was a minor success in London but a huge flop on Broadway.

Critics had too little to say about it positively that they had time to kvetch about lead star Michael Ball, who was apparently glorious vocally but out-of-shape physically. "Aspects of Love Handles," came the quip.

The frosty box office becomes clear 10 minutes or so into the New Voice Company's ambitious, radically stripped-down staging of the rarely produced musical, now running in Republic of Malate until Dec. 3. "Aspects of Love" comes close to making Lloyd Webber exactly what he is not: an acquired taste.

Slender scale

Next to the one-woman show "Song & Dance," "Aspects" is Lloyd Webber at his slenderest, scale-wise. Employing just two pianos for a daunting three-hour musical that's sung-through from beginning to end, this version has chucked much of the ensemble and the scenery (the story is set sometime in the 1950s), and the entire orchestration.

A Lloyd Webber chamber musical? Not as strange as it may sound.

In fact, it wasn't director-star Monique Wilson's idea to prune down "Aspects." Much of the vitriol directed at the show during its run had to do with a grandiose score and production design that drowned out whatever delicacy of feeling its narrative wanted to convey. The revised version that has reached the Philippine stage is the approved template for "Aspects'" touring productions worldwide.

Even at its simplest, the musical is a challenging piece, thematically and stylistically. As a romantic roundelay about five free-spirited Europeans who love, fight with and change each other's lives in the course of 17 years, "Aspects" harks

ASPECTS/ E2

JAKE Macapagal as Alex Dillingham and Monique Wilson as Rose Vibert

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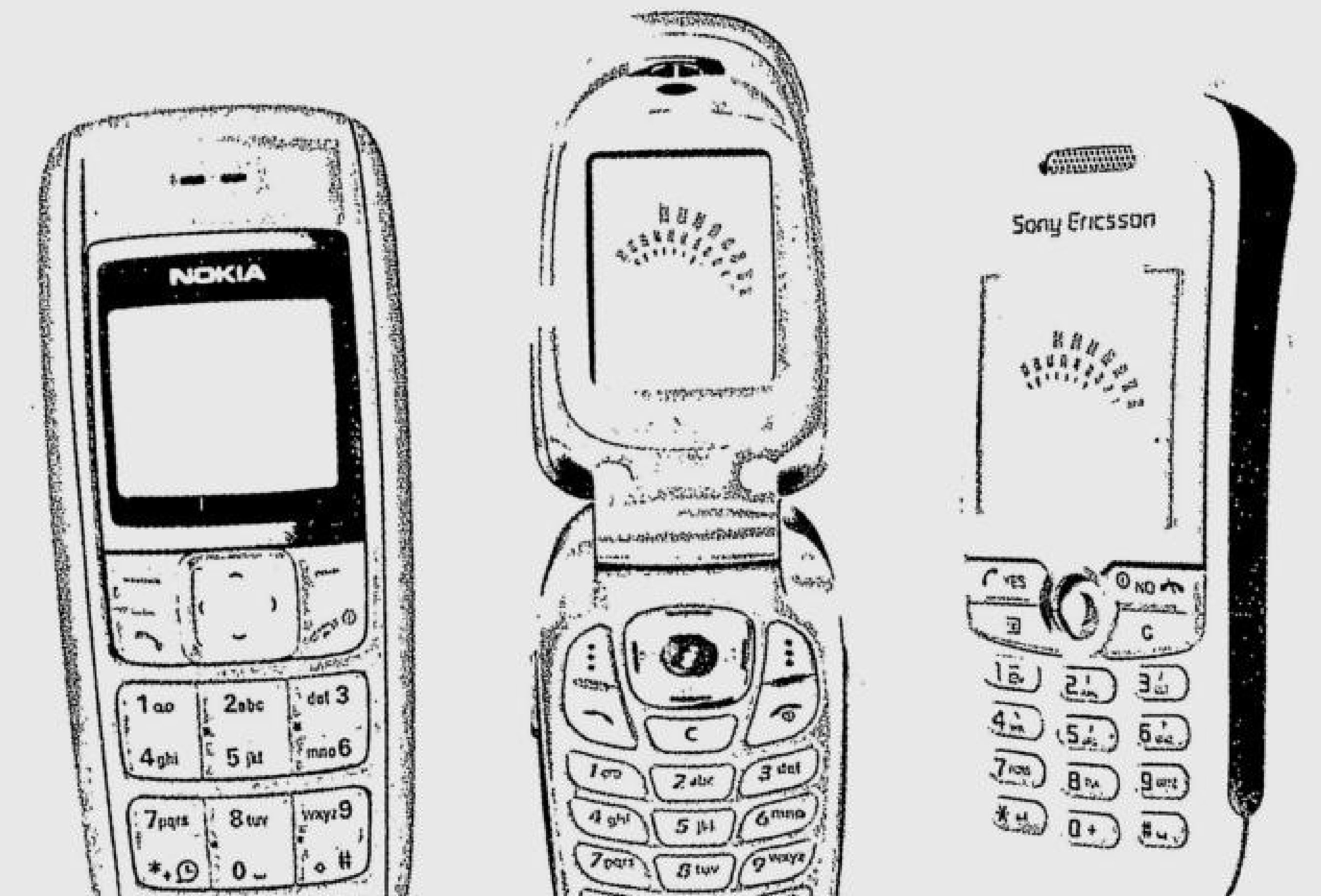

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Aspects of counter-melody

From page E1

NIKKI Ventosa

back to Sondheim's "A Little Night Music" crossed with the sexual and moral provocations of Arthur Schnitzler's "La Ronde."

In subject matter alone—ménage à trois, bisexuality, a hint of incest—this is more standard-issue Sondheim than Lloyd Webber, who is more at ease with falling chandeliers than, say, philandering aristocrats as musical theater subjects.

But more than the subject, it's the music that makes "Aspects" quite a hard sell. It's not ugly in any way, just different. Anyone who comes into the theater expecting to luxuriate in Lloyd Webber's customary wall-to-wall sumptuous scoring will come away distressed. Not only are the catchy melodies scarce, but Lloyd Webber dares to be harmonically difficult, eschewing the long melodic passages he is best known for for a score that sounds jagged, chromatic—yes, unconventional.

"Aspects" also makes the case that composers do cannibalize their own work. Snatches of musical patter here eerily prefigure "The Lady's Paying" in "Sunset Boulevard," which came four years later.

There are arresting songs, two in the first few minutes of the show alone—"Love Changes Everything" and "Seeing Is Believing." But the bigger surprise to anyone seeing this work for the first time is hearing small, seemingly unformed gems like "Chanson d'Enfance" and "Anything But Lonely" buried in the intricately constructed discordant music, bursting out of nowhere like shafts of sunlight as the dark story hurtles along.

Punishing notes

The moral conundrums at the heart of that story demand actors of uncommon courage and commitment, not to mention the ability to sing Lloyd Webber's punishing notes nonstop for nearly three hours.

It is a commentary on NVC's skill in mounting adult theatrical fare like this for 10 years now that most of "Aspects'" actors seem to have trained all their lives for this show, giving it both the weight and savvy of serious musical drama.

As Alex Dillingham, the soldier who spends half his lifetime chasing after a beautiful but unattainable actress, Jake Macapagal is the genuine deal—a commanding actor and a superb singer. Despite the starry presence of Wilson as the actress Rose Vibert, it is Macapagal's accomplishment that "Aspects of Love" remains firmly his story, his journey.

Wilson is not a naturally open, effusive actress. That ever-present glint of adamantine intelligence can either be a burden (in 1995's "Angels in America" where she played the neurotic Harper Pitt, her wary delivery obscured rather than laid bare the character's wounds), or, as in this "Aspects," a virtue that helps her achieve a grander silhouette.

Playing Rose as a cipher whose motivations remain, up to the end, opaque, Wilson is in top vocal and dramatic form. By the end of "Aspects," with Rose having lied and cried and charmed her way into the lives of many, she has become a minor cousin of those outsize objects of romantic obsession in literature, such as Catherine in "Wuthering Heights" or Estella in "Great Expectations."

Future stars

Leo Rialp is splendid as Alex's uncle, George Dillingham, the very picture of early bourgeois bohemianism at its most inviting.

NVC also has authentic rising stars in Julia Abueva and Nikki Ventosa, who play Rose's daughter Jenny at ages 12 and 15, respectively. This early, Ventosa has a transfixing fire and presence to her, lending her cinematic entrance in the show quite a punch.

It's Roselyn Perez as Giuletta Trapani, the Italian sculptress and fourth spoke in the Alex-Rose-George rondel, that is "Aspects'" one major disappointment. An actress of abundant talent as shown most recently in "Frozen," Perez is also not a singer, at least not for the range and complexity demanded by "Aspects."

Giuletta has some of the show's most crucial songs, notably "Hand Me the Wine and the Dice" near the end, which starts off as a speech and then becomes a fiery musical manifesto of the libertine philosophy.

Perez acts up a storm, but her voice summons no more than a piffle. Her understudy, Lynn Sherman, would have roused the Pyrenees had she done the part.

More musicals

This November, aside from "Aspects," three other musicals are set to duke it out in the local theater scene: Rep's "Man of La Mancha," Tanghalang Pilipino's "Noli Me Tangere" and Dulaang UP's restaging of "St. Louis Loves Dem Filipinos."

In that looming musical skirmish, "Aspects of Love" is an accomplished first shot.

"Aspects of Love" runs until Dec. 3 at the Republic of Malate. Call 8966695/8965497/8919999.

E-mail the author at gcadiz@inquirer.com.ph

Filipinos love dem St. Louis blues

From page E4

the story running.

If it works only in the head, it's too intellectual. If it works only in the heart, it's sappy and sentimental. It has to work somewhere in between the mind and heart, in that gray area where the audience's emotions and intellect come together, where the Big Bang takes place.

Five weeks into rehearsal and the Big Bang had yet to take place. A few weeks before opening night, it became customary for the cast to gather after rehearsal so that they could take down the edits and the new lines.

I had to keep apologizing to the actors for the new scenes they had to memorize, as well as for the old ones they had mastered that had to be thrown out.

"Pusong Naglalakbay," the song Bulan and his wife Momayon sing before embarking on their journey, was an instant hit. We wrote it, the actors sang it once, we all knew we had our "carrier single."

"Hold Your Head High," Bulan's tragic solo, evolved from a "trunk song" (one that had earlier been discarded from a show) into the moving, hope-filled finale. So much for happy endings.

X factor

When did the Big Bang take place? During the preview, to an audience of theater folk.

The scrim curtain snagged, entangling actors Ron Capinding and Jake Macapagal during the crucial opening scene. Some cast members fumbled their lines and the crate set pieces (Alex's metaphor for dehumanization of the tribals) didn't work properly.

But for what we felt was a show riddled with technical potholes, we had an ovation that night.

What it had, the human element of it, the whole company wanting to make a go of it and bring a text to life, that was the necessary ingredient that made for magic.

The reactions that I will remember most came after the show and after the ovation. It still amazes me when I remember how many young Filipinos (students from different schools, Fil-Ams on holiday, reluctant teeners dragged to the theater by their parents) would come up to me to tell me how moved they were by the show, and how proud they were, for that moment at least, to be Filipino.

"I never thought that Pinoy material could be as good as imported ones," said another ("*Oo naman!*" I countered too quickly). One smart-aleck kid told me, "It must have been boring as a play. But as a musical, wow!" I still take that as a compliment.

The UP run packed up end of August, a good three weeks after we were scheduled to close. As theater people do, we kissed each other goodbye, and wished that there would be another run.

Limited run

But the gods are listening, and they grant the wishes of those they want to turn mad. Suddenly, there's producer Lisa Banares, who in cooperation with Dulaang UP, is dead set to bring the show to the AFP Theater for a limited run this month.

Suddenly, many of the original cast will not be able to make it and replacements will have to be auditioned. Suddenly, stars like Isay Alvarez and Franco Laurel are available for the show.

Suddenly, the UP production seemed overly long and the book could stand more edits. Suddenly, it dawns on Alex and myself that we could do it in two acts instead of three. Suddenly, Tonton wants live accompaniment and, through the kindness of Dean Raul Sunico and the UST Conservatory of Music, an orchestra is made available.

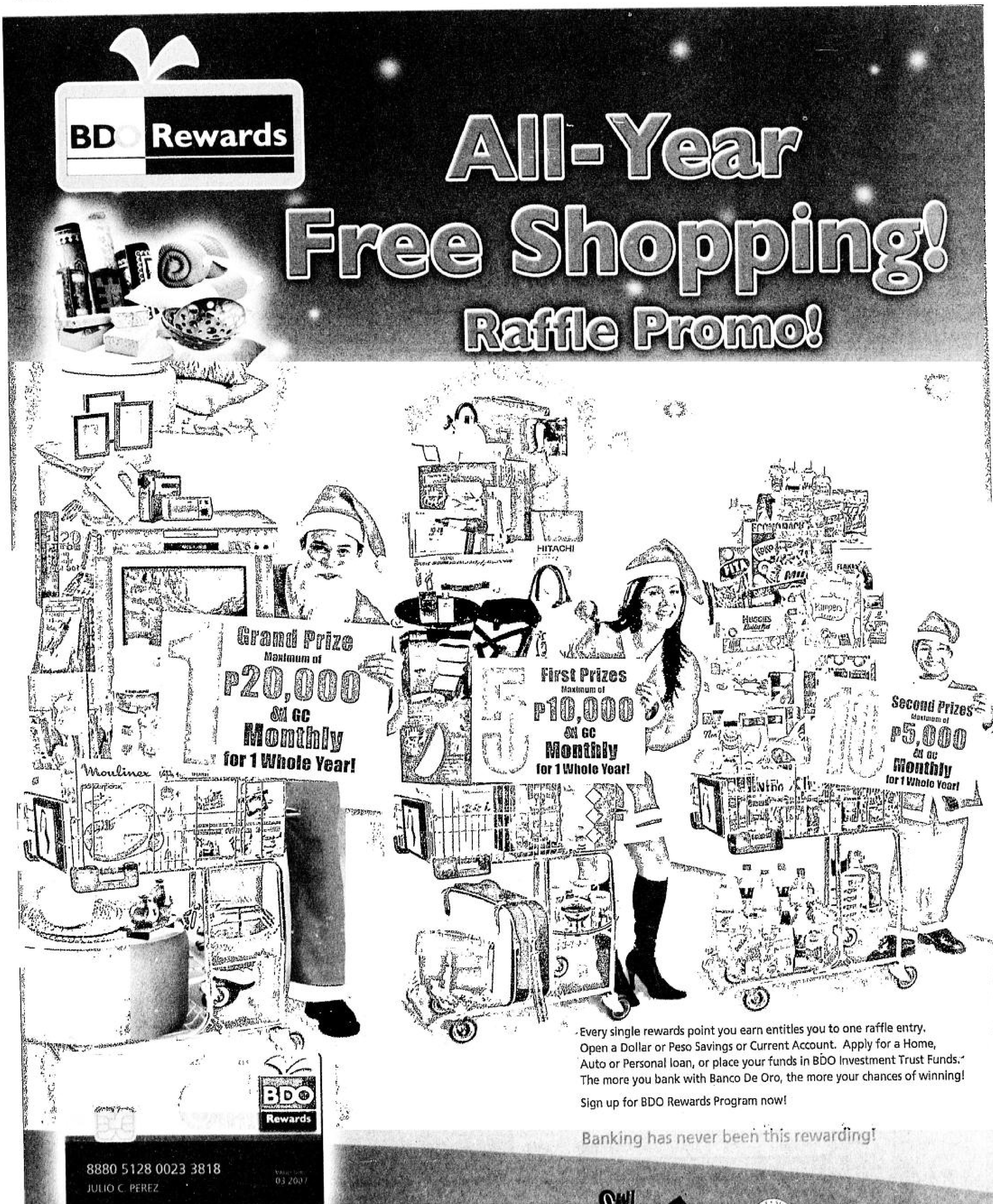
I am exhausted, having given a year of my life to the material, and generally willing to play the part of esteemed (read, *hindi nangingi-alam*) playwright.

But suddenly, one night, while watching a DVD of "Hey, Mr. Producer," I heard a line that set me aflame again. "The best shows are not written. They're re-written," quips one host of that outstanding revue.

The line sums up the essential wisdom of the theater, whether on Broadway or in Manila. It's the process, the work-in-progress that makes for true classics.

And if Bulan's story must be told again and again, then back to work we go. The process begins again, just as it did in the beginning. Bulan, wherever he is, must be smiling down at us.

"St. Louis Loves Dem Filipinos" runs Nov. 18-26 at the AFP Theater. For tickets, call 8919999 or visit www.dulaangup.com/stlouis. For show buying, fund-raising, and sponsorship inquiries, call Lisa at 8092088.



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The Philippine Dermatological Society

Will hold the 6th National Skin Disease Detection and Prevention Week and its 29th Annual Convention

Founded on November 8, 1952, the **Philippine Dermatological Society (PDS)** is the country's pioneering group in Dermatology. With 660 active members, PDS is composed of world-class board-certified specialists caring for the skin, hair and nails. It is the only recognized accrediting body for dermatological training in the Philippines. A member of the International League of Dermatological Societies (ILDS) and the League of Asian Dermatological Societies (LADS), PDS has been recognized as the specialty society for dermatology by the Philippine Medical Association (PMA) since the 1950's. It is also an official affiliate of the Philippine College of Physicians (PCP).

The society has remained zealous of its mission-vision for the past 53 years –

PDS mission: *To be an organization of humane and service-oriented dermatologists observing the highest ethical professional standards and promoting knowledge through information dissemination, training and research.*

PDS vision: *To be a highly-recognized society, locally and globally, striving towards excellence in the attainment of healthy skin for all*

Thru the years, the society has actively cooperated with the Department of Health (DOH) in several activities, among which are the National Skin Disease Detection and Prevention Week (SKINWEEK), the National Leprosy Control Program, and the National Leprosy Week.

Messages

I extend my most esteemed greetings to the officers and members of the Philippine Dermatological Society as you hold your 29th Annual Convention

I commend the PDS for making dermatology in the country a noble profession and at par to world standards By reaching out to our communities through your health missions and information campaigns, you have indeed helped detect and prevent skin diseases among Filipinos

I expect this convention to present the latest trends in dermatology, to address the critical issues and concerns confronting your organization, to foster camaraderie among you and to unite you in realizing your objectives

May you continue to support our health programs aimed at making quality healthcare affordable and accessible to our people With your help, I am confident that we can sustain a healthier Philippine society conducive to growth and progress Together, we shall beat the odds!

Mabuhay kayong lahat!

Gloria Arroyo

GLORIA MACAPAGAL-ARROYO

My warmest felicitations to the officers and members of the Philippine Dermatological Society (PDS) on their 29th Annual Convention with the theme, "Touch Up On Basics Catch Up On New Trends"

Your Society's aim to promote and improve skin health among all Filipinos is commendable and reflects the Department of Health's (DOH) goal to continue providing excellence and maintaining the highest standards of health.

The DOH commends your continued support in the implementation of major health programs, such as the prevention control and eventual eradication of leprosy

I encourage you to make the most of this important convention, which seeks to provide significant updates and new understanding in skin diseases Together, we can commit ourselves to pursue innovative and effective dermatological health solutions to skin diseases relevant to the Filipino people

This convention also occurs in the middle of the 6th National Skin Disease Detection and Prevention Week (Skinweek), a joint activity of the DOH and PDS Skinweek actualizes our common goal of health advocacy on the promotion of skin health and the prevention of skin diseases. Main activities of the week include health education, community outreach, and nationwide free clinics

I count on your continued support and cooperation on the promotion and implementation of various health programs of the government as we embark on improving the health and well being of our countrymen.

Congratulations and mabuhay kayong lahat!

FRANCISCO T. DUQUE III, M.D., MSc.
Secretary of Health

With genuine sentiments of appreciation, the Officers and Board of Governors of the Philippine Medical Association express best wishes to the officers and members of the Philippine Dermatological Society in the observance of its 29th Annual Convention

The PMA is only too glad to join you in engendering interest and participation in this important forum anchored on the theme, "Touch Up on Basics Catch Up on New Trends." The PDS deserves the support and encouragement for its consistent efforts in updating knowledge and for generating impetus to keep in step with the times in cutaneous healthcare. Let us look forward to the unqualified success of the convention

Congratulations! Mabuhay ang Philippine Dermatological Society!

MODESTO O. LLAMAS, M.D.
President, Philippine Medical Association

Greetings!!

It is with pleasure that I welcome you to the 29th Annual Convention of the Philippine Dermatological Society (PDS)! This is historical as it marks the first convention the Philippine Dermatological Society holds after the interim period post-unification with the Philippine Society of Cutaneous Medicine.

Once again, the annual convention is the highlight and culmination of the many activities the PDS undertakes in a week-long celebration of the National Skin Disease Detection and Prevention Week or the SKINWEEK (November 13 – 19, 2005) Now on its sixth year, the SKINWEEK is creating a greater impact as the Department of Health now adopts it as part of its national disease prevention programs, collaborating with us in the nationwide free skin clinics and lay education on skin health promotion It is also during this time that we celebrate the PDS' 53rd foundation year The SKINWEEK also showcases the research work of residents of the PDS training institutions and the PDS' support for an organized group of psoriasis patients, the National Support Association for Psoriasis Patients Inc

Join us as we go through an impressive program linking new trends in the diagnosis and management of selected skin disorders with a review and better understanding of dermatology basics A preconvention course in cosmetic dermatology supplements these diverse topics lined up in the main convention.

Finally, I take this opportunity to thank all the speakers who have accepted our invitation to share their expertise in this convention and sincerely congratulate the Organizing Committee for their hard work at ensuring the success of this event. Thank you too to the generous sponsors who have supported this endeavor and to all the members of the PDS, residents and other participants in this convention I wish you a fruitful experience learning and meeting old and new colleagues during this time

Again, a warm welcome to everyone!!

MA. LORNA FERNANDEZ-FREZ, MD, FPDS
President, Philippine Dermatological Society

Welcome to the 29th Annual Convention of the Philippine Dermatological Society (PDS)!

This year, the scientific sessions of the convention, following the theme *Touch up on Basics Catch up on New Trends*", provide a great opportunity to learn not only the latest trends in dermatology but also the pathogenesis that explains the cutaneous diseases and forms the basis of the latest trends in their diagnosis and management With the pre-convention course, "*Cosmetic Dermatology Top to Toe*" we can have a thorough knowledge in one of the important dermatologic subspecialties of modern times We have invited world renowned experts in dermatology to be part of both the pre-convention course and the main convention The message by our keynote speaker, Francisco T. Duque, III, M.D., Secretary of the Department of Health, will surely be inspirational for all attendees The Dr Perpetuo Gutierrez Memorial Lecture on " Innovation & Trends in Dermatologic Education" by Clarita C Maaño M.D., MHPEd, Professor in Dermatology, University of the Philippines College of Medicine, is expected to be enlightening not only to those in the academe but also to the practitioners and residents-in-training

I would like to extend my special thanks to the members of the Organizing Committee for sharing their valuable time and great ideas to make the convention a success The continuous support of the pharmaceutical companies is likewise greatly appreciated

I hope you will learn a lot during the convention and at the same time, enjoy meeting the PDS members

ARNELFA C. PALIZA, M.D.
Vice-President, PDS
Over-all Chair, Annual Convention Committee

The 6th National Skin Disease Detection and Prevention Week

The Philippine Dermatological Society (PDS), in cooperation with the Department of Health (DOH) officially leads the yearly nationwide commemoration of the "National Skin Disease Detection and Prevention Week (Skinweek)," held during the second week of November. This will be part of the Department of Health's calendar of events.

The National Skin Disease Detection and Prevention Week (SKINWEEK) is a week-long nationwide campaign to uplift the health status of Filipinos through patient education and early skin disease detection and prevention by proper dermatologic care. This is in line with the Philippine Dermatological Society's (PDS) vision to lead the country in the attainment of healthy skin for Filipinos through service, training and research activities. Held annually every second week of November, this weeklong celebration was officially endorsed by President Gloria Macapagal-Arroyo through Proclamation Number 110 in 2001.

Philippine Dermatological Society (PDS) president Dr. Lorna F. Frez (second from left) and Secretary of Health Dr. Francisco T. Duque (center) signed the agreement to incorporate the National Skin Disease Detection and Prevention Week (Skinweek) as a National Health Program and include it in the DOH Calendar of Events that will highlight skin health. With them are other signatories of the event (from left): Drs. Jasmin Jamora, Chair AD Hoc Committee, Skinweek; Yoly Oliveros and Leda Hernandez of the Department of Health.

November 13-19, 2005

Theme: Balat... Alagaan Laban sA SakiT paglilingkod ng Philippine Dermatological Society

PROGRAM ——

November 13 • Sunday

- Start of Free Clinics by PDS members nationwide, in cooperation with Stiefel Philippines
  Venue: Barangay health centers and parishes in key cities nationwide

November 14 • Monday

- National Support Association for Psoriasis Patients, Inc. (NASAPPI) 3rd General Assembly
  Venue: Philippine Heart Center (12:00-7:00pm)
- Poster exhibits on common skin diseases in PDS-accredited training hospitals
  Venue: Hospital lobbies of:
  - Davao Medical Center • East Avenue Medical Center
  - Jose R. Reyes Memorial Medical Center • Makati Medical Center
  - Ospital ng Maynila • Research Institute of Tropical Medicine
  - Skin and Cancer Foundation, Inc. (Ospital ng Makati & Quirino Memorial Medical Center) • UERMM Medical Center
  - University of the Philippines-Philippine General Hospital
  - University of Sto. Tomas Hospital
- Free clinics by PDS members
  Venue. Barangay health centers nationwide

November 15 • Tuesday

- 13th Residents' Research Forum
  Venue Holiday Inn-Galleria Suites (1:00-4:00pm)
- Free clinics by PDS members
  Venue. Barangay health centers nationwide

November 16 • Wednesday

- Pre-convention course
  Venue: EDSA Shangri-La Hotel, Mandaluyong City
- Free clinics by PDS members
  Venue: Barangay health centers nationwide

November 17 • Thursday

- 29th Annual PDS Convention
  Venue: EDSA Shangri-La Hotel, Mandaluyong City
- Induction of Diplomates and Fellows
  Venue: EDSA Shangri-La Hotel, Mandaluyong City
- Fellowship Night
  Venue Wack-Wack Golf and Country Club

November 18 • Friday

- 29th Annual PDS Convention
  Venue: EDSA Shangri-La Hotel, Mandaluyong City
- PDS Business Meeting
  Venue: EDSA Shangri-La Hotel
- Free clinics by PDS members
  Venue: Barangay health centers and parishes and training programs in key cities nationwide

Ad Hoc Committee on National Skin Disease Detection and Prevention Week (SKINWEEK)

Chair	Ma Jasmin J. Jamora, MD
Members	Catherine Chong, MD
	Marivic Cabillos, MD
	Christabel Torrres-Sy, MD
	Carrie Legaspi, MD
	Jun Pascual, MD

PDS DOH

- **DERMATOLOGY** is the science that deals with diagnosis and medical and surgical management of disorders of the skin, hair and nails.
- **DERMATOLOGISTS** are duly-licensed physicians who have undergone 3 years of residency-training in Dermatology.
- **A DERMATOLOGIST..**
  is first and foremost a physician and is therefore mandated to be the model of the highest moral and ethical values
  should practice the art of healing based on recognized medical science
  should provide patients with a reasonable explanation of the etiology, treatment and prognosis of their disease
  should provide competent medical and dermatological service with dedication, compassion, and respect for human dignity
  (excerpts from the PDS Code of Ethics)

29th Annual Convention

November 16-18, 2005
Isla Ballroom, Edsa Shangri-La Hotel, Mandaluyong City, Metro Manila

Foreign Speakers

Richard K. Scher, MD
Professor of Dermatology
College of Physicians and Surgeons, Columbia Univ
New York, USA

Patricia G. Engasser, MD
Clinical Professor of Dermatology,
University of California San Francisco and Stanford University, CA, USA

Henry W. Lim, MD
Chairman, Department of Dermatology, Henry Ford Hospital
Detroit, USA

Marinos A. Petratos, MD
Clinical Dermatologist, Laser and Skin Surgery Center
New York, USA

Neil H. Shear, MD, FRCPC
Helen & Paul Phelan Professor and Chief of Dermatology, Faculty of Medicine, University of Toronto
Canada

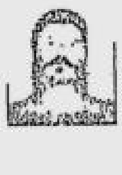
Nathalie Fournier, MD
Laureat, Montpellier Medical University Consultant, Centre Laser Dermatologie Phlebologie Clapiers
France

George J. Hruza, MD
Clinical Associate Professor of Dermatology and Otolaryngology,
St. Louis Univ
St. Louis, Missouri USA

Yong Kwang Tay, MD
Chairman, Division of Dermatology
Changi General Hospital, Singapore

Sheldon R. Pinnell, MD
J. Lamar Callaway
Professor Emeritus of Dermatology
Duke University Medical Center

Martin Huang, MD
Specialist Plastic Surgery Centre
Visiting Consultant,
Singapore General Hospital



Prof. Leonello Milani, MD
Professor Honoris Causa
Advanced Institute of Health
Rome

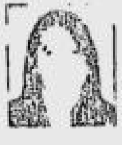
Local Speakers

Clarita C. Maaño, MD, MHP Ed, FPDS
Professor in Dermatology,
University of the Phils. College of Medicine
Section Chief, Dermatology UP-PGH

Arnelfa C. Paliza, MD, FPDS
Associate Professor and Chair
Department of Dermatology
Faculty of Medicine & Surgery,
University of Santo Tomas

Clarissa Villarama-Cellona, MD, FPDS
Clinical Associate Professor in Dermatology, UP-PGH

Loverna A. Suratos, MD, FPDS
Section Chief
Dermatology Laser and Light Center,
Asian Hospital and Medical Center



Rica S. Mallari, MD, FPDS
Head, [illegible] Medical Center

Pre-Convention "Cosmetic Dermatology: Top to Toe"

NOVEMBER 16 - WEDNESDAY
TOPICS and SPEAKERS

- *Cosmetic Hair Procedures: What You've Always Wanted To Know*
  Rica S. Mallari, MD, FPDS
- *Nail Cosmetics*
  Richard K. Scher, MD
- *Cosmeceuticals of Future Importance*
  Patricia G. Engasser, MD
- *Botox...Beyond the Wrinkles*
  Martin Huang, MD
- *Cosmetic Intolerance Syndrome*
  Patricia G. Engasser, MD
- *Cosmetic Contact Dermatitis*
  Patricia G. Engasser, MD
- *Biological Medicine: Innovative Treatment in Wrinkles and Cellulite*
  Prof. Leonello Milani, MD
- *Updates on Photoprotection*
  Henry W. Lim, MD
- *Endermologie: Cellulite and Beyond*
  Loverna A. Suratos, MD, FPDS
- *Chemical Peels for Asian Skin*
  Marinos A. Petratos, MD

Main Convention "Touch Up On Basics... Catch Up On New Trends"

NOVEMBER 17 - THURSDAY

- *Dr. Perpetuo Gutierrez Memorial Lecture: Innovations & Trends in Dermatologic Education*
  Clarita C. Maaño, MD, MHPEd, FPDS
- *Nail Signs of Systemic Disease*
  Richard K. Scher, MD
- *The Problem of Melanonychia*
  Richard K. Scher, MD
- *Topical Agents for Aging Skin*
  Patricia G. Engasser, MD
- *Phototherapy 2005*
  Henry W. Lim, MD
- *Advances in Drug Delivery: Focus on Hydrogels*
  Clarissa Villarama-Cellona, MD, FPDS
- *Clinical Uses in Dermatology of AHAs, PHAs & Lactobionic Acid*
  Marinos A. Petratos, MD
- *Biologics in Dermatology*
  Henry W. Lim, MD
- *Guidelines for Phototherapy of CTCL*
  Henry W. Lim, MD
- *Camouflage Cosmetics*
  Neil H. Shear, MD, FRCPC

NOVEMBER 18 - FRIDAY

- *Drug Reactions & Interactions*
  Neil H. Shear, MD
- *Hypopigmented Scars, Striae & Vitiligo - Laser, Light or Intense UVB Sources*
  Nathalie Fournier, MD
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CAST members of "St. Louis Loves Dem Filipinos"

Filipinos love dem St. Louis blues

By Floy Quintos
Contributor

WELL, IN HINDSIGHT, AT LEAST. NINETY years after the infamous St. Louis World Exposition, where tribal Filipinos were sent as human exhibits to convince the American public of the humane righteousness of colonization, a play, "St. Louis Loves Dem Filipinos," was born. Fifteen years later, a musical.

And judging from the audience reception to this latest incarnation (34 SRO performances in UP Diliman last July and August), they love our take on it.

They very easily could have chosen not to. The fictionalized account of Datu Bulan, Bagobo warrior and Pinoy Everyman who dreams of doing something great in the land of America, and who ends up drifting aimlessly through the Great Depression, isn't very pretty stuff. And there are no happy endings here, just a resolute and hopeful one.

When "St. Louis" was first premiered as a straight play in 1991, director Tony Mabesa scrapped the original ending where Bulan is imagined by Fred Tinawid (the play's narrator, a Fil-Am yuppie searching for his own roots) to come home to his tribe.

Mabesa said, and rightly so, that it was a cop-out, a feel-good ending for a story that there was nothing to feel good about. It worked then as a heavy-handed political piece, with Joel Lamangan and Ronnie Lazaro alternating as Bulan. But would it work in a musical?

Happy endings

Musicals, by their very nature, seem to need happy endings. The very nature of a musical, characters bursting into song and dance, defies a sad ending. And yet, Bulan's was a story that needed to be told to this generation, that I felt very strongly about.

Would we have to sacrifice the integrity of the material to make it more accessible to today's audience? Would the very format of a musical frame the Filipino material in a Western genre?

In the end, all I had to do was look back at the original text. Bulan's story is all about Filipinos wanting to do something great in a foreign land. It is a story that continues today, in lives as publicized as Manny Pacquiao's and Lea Salonga's, as well as in the countless, humbler lives of our OFWs.

Filipinos have a knack for adapting, for moving on in the world. Sometimes, we succeed, sometimes we don't. But we do adapt brilliantly.

So why couldn't this material, which is really about the country's first OFWs?

The very act of turning the play into a musical was a sheer leap of faith, but the kind that theater people take all the time. I have always believed in working with friends and kindred spirits (criticism is much less painful when sweetened by friendship), so it wasn't difficult at all to get Alex Cortez to direct and Tonton Africa to compose the score.

Dulaang UP gave the show a slot as the opener for the 2005 season.

True magic

To an outsider, mounting a show may seem only a matter of picking up a script, casting it and executing the stage directions. Not so. The true magic of theater is found in the process of rehearsal. Especially if it's an original, untested material.

A script may work marvelously on paper, a song may sound wonderful, but as any true and tried theater person knows, rehearsal is the only way to see if it all comes together and works—if it connects, evokes a feeling, engages, jolts, communicates instantly, keeps

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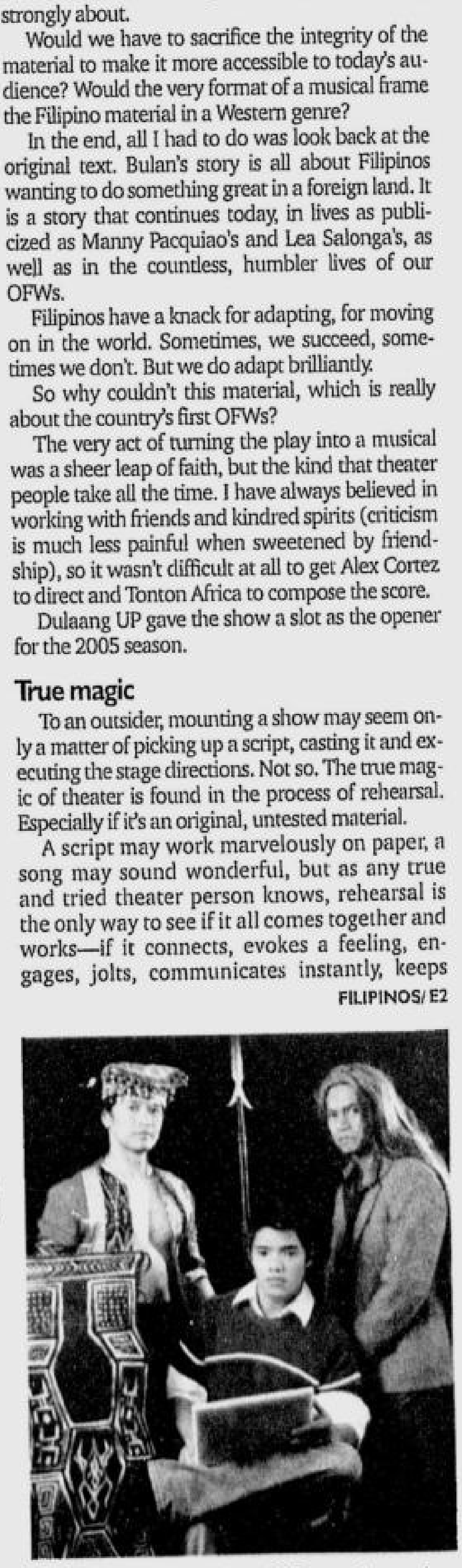

MIGUEL Castro and Arnold Reyes alternating as the Bagobo chief Bulan, and Joaquin Valdes (seated) as Fil-Am yuppie Fred Tinawid

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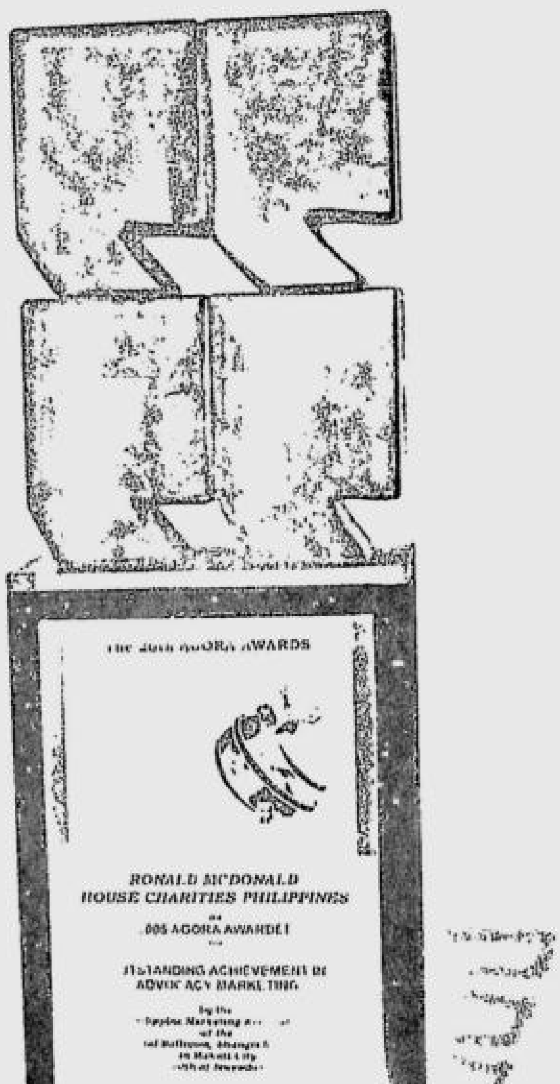

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